THE SATURDAY EVENING POST

An Illustrated Weekly Magazine
Founded Aº Dⁱ 1728 *by* Benj. Franklin

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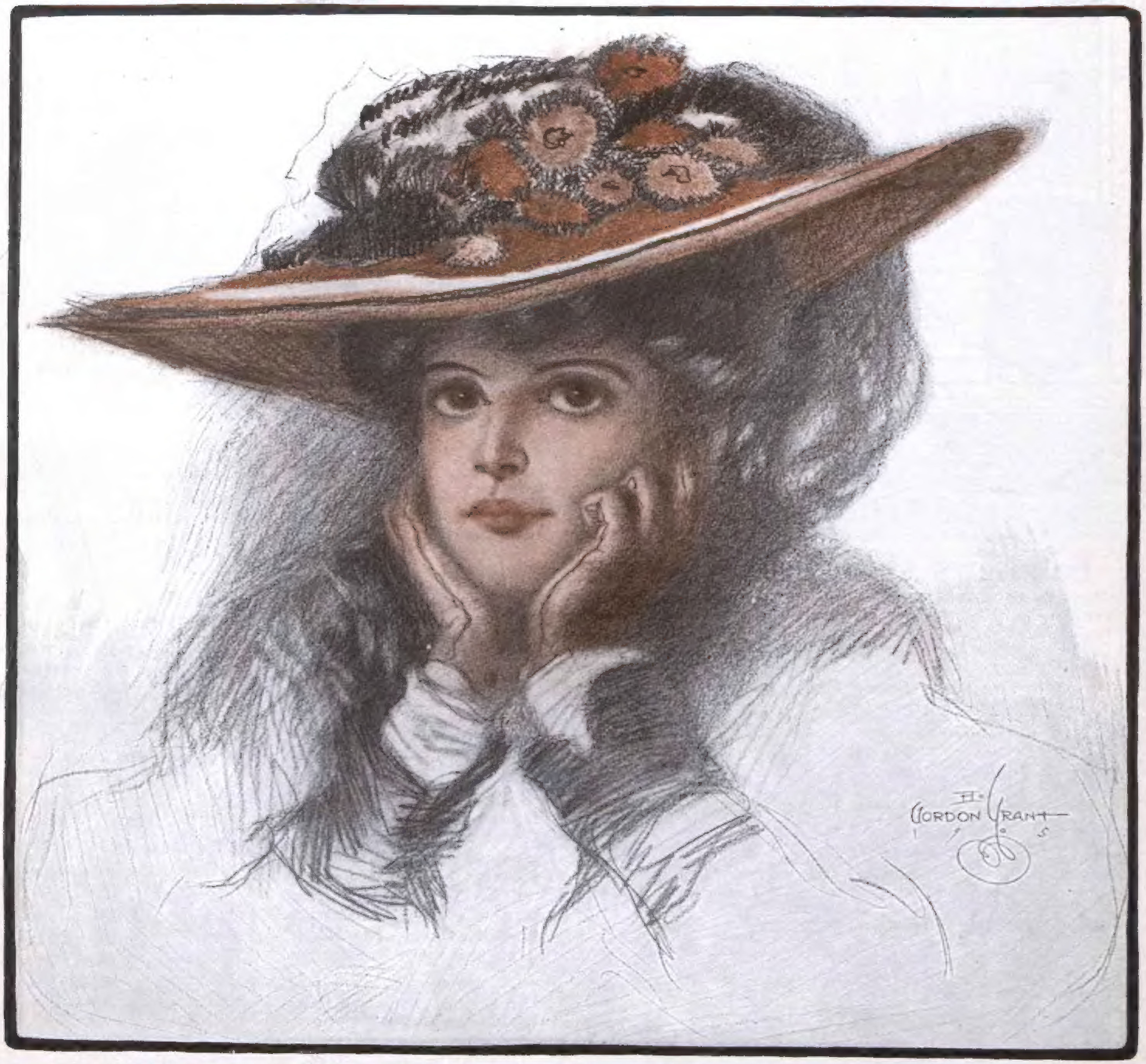

In This Number **BOWSITT'S LAST CHANCE**

BY LLOYD OSBOURNE

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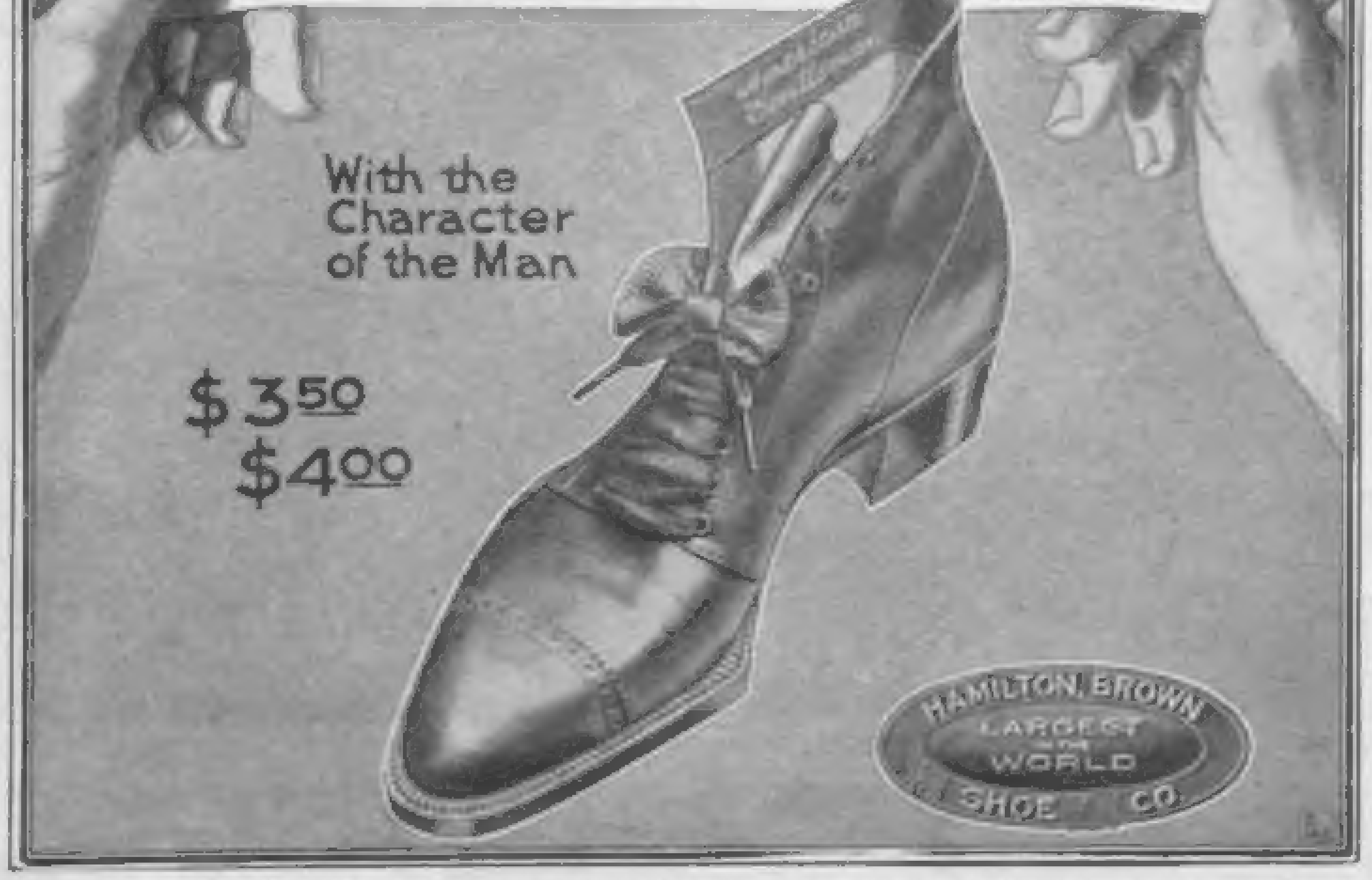

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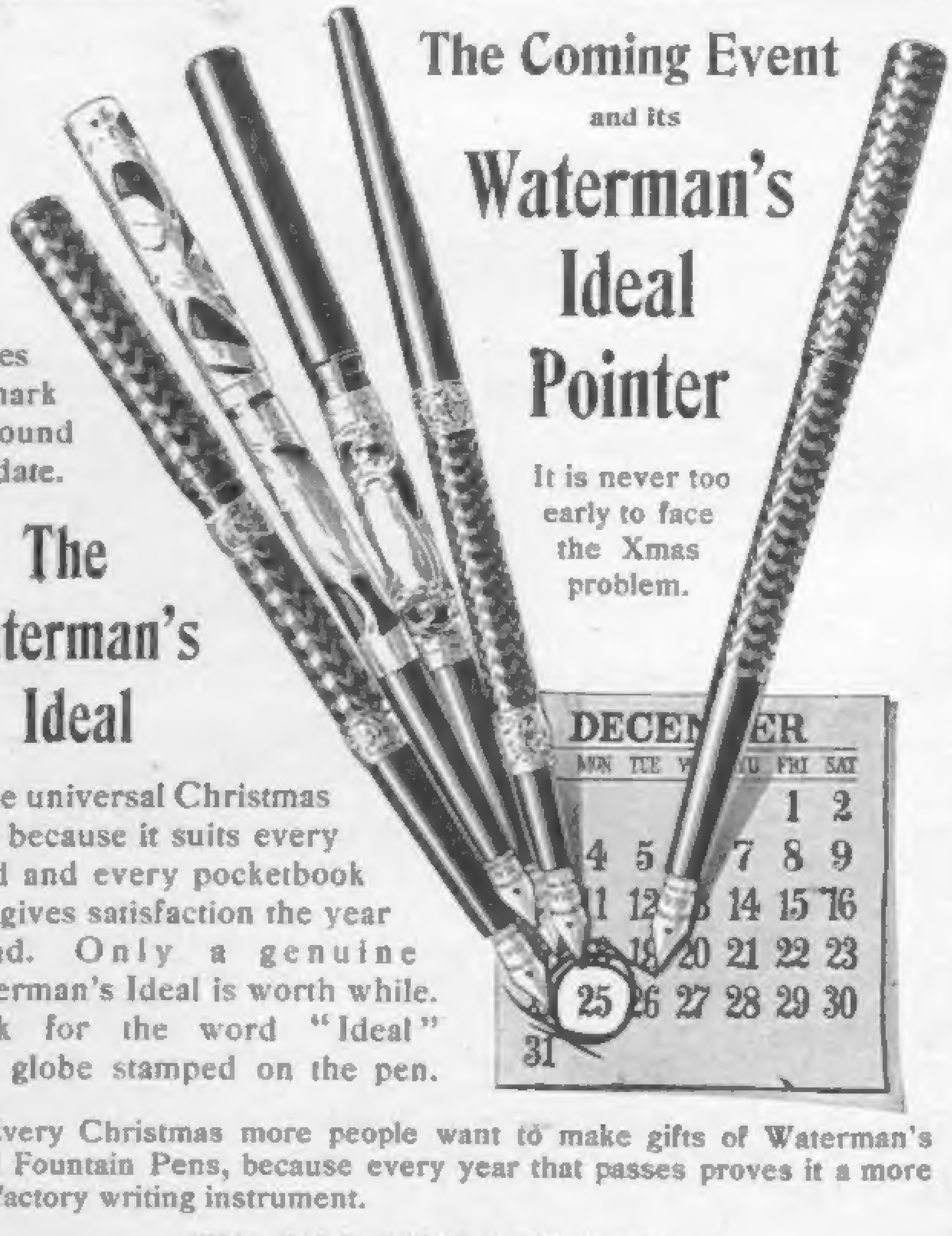

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BOWSITT'S LAST CHANCE

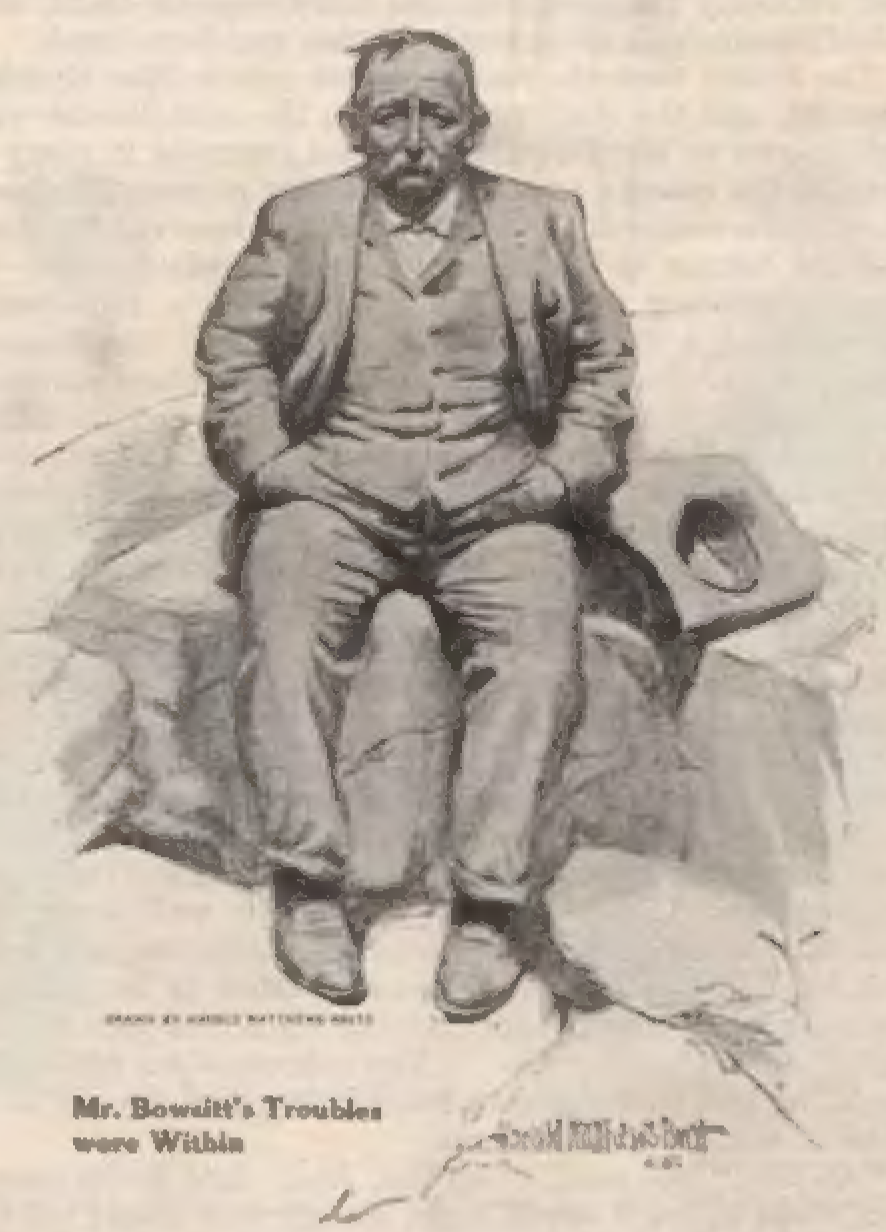
A Story of Beauty and the Bo'sun

BY LLOYD OSBOURNE

THE biggest trouble about a story is to know where to begin. We might start with Miss Clara Upjohn, and follow her through those thirty-six years of her embittered and disappointed life; or take Mr. Joseph Bowsitt from the time the sea-fever carried him into the United States Navy, where, rising from rank to rank, he attained at forty-nine the responsible and exalted position of bo'sun; or again (since he figures in the story), we might gather in Rufe Seavis, the bandit, and make your flesh creep and your little nerves go crinkle-crinkle with horror and apprehension.

Amid such a wealth of material, and with three lives in the kitty, so to speak, what's the matter with waiting for school to come out at the Chrystal Springs schoolhouse; and, seating ourselves on a rock beside Mr. Bowsitt, share with him the first moments of his shore leave? One might have thought that after an absence of three years from a being he fondly called "his guiding starr"—one might have thought to find Mr. Bowsitt in a beatific condition, with the love-light shining in his honest blue eyes, and the flush of a manly satisfaction deepening the mahogany of his seared and weather-beaten countenance.

But Mr. Bowsitt, on the contrary, wore an air of extreme depression, hardly to be explained by a pair of enormous lead-colored gloves which fettered hands long accustomed to freedom, or by a tight new suit of such prodigious checks that you could have given a checker-party all over him. No, Mr. Bowsitt's troubles were within, and close to the source from which sprang those sighs that are attracting our sympathetic attention. The spirit was too sore and sad to resent the expensive strait-jacket or the fashionable manacles that encased the outer Mr. Bowsitt—though both, in lawyer language, were perhaps "contributory" to the bo'sun's dreary and altogether mournful frame of mind.



Mr. Bowsitt's Troubles were Within

He was a short, squat man, with powerful shoulders, and arms so thick, long, hairy and muscular that you were instinctively reminded of our ancestral parent, and of our contemporary second cousins in the Zoo. It would not have surprised you if Mr. Bowsitt, with a preparatory india-rubbery hunch, had suddenly swung himself into the oak tree above him, chattering and swaying, till at last he was grinning down at you from the topmost branches. Indeed, in Mr. Bowsitt's earlier professional career he could have given an orang-outang cards and spades, and beaten him any time up the futtock-shrouds or down a back-stay. But this had been in days long past, before those chestnut curls had grizzled and retreated, and that clear, ruddy skin had turned a deep port-wine color—when, in his ardent manhood's prime, he, a simple A B, had cast his audacious eyes above his station, and had wooed and won Miss Clara Upjohn!

Full and by, that had been a matter of sixteen years. The winning, alas, with its subsequent engagement, had brought the brisk career of love no further. The altar was yet to come. The marriage-bells were yet to peal. The State was still short two dollars for Mr. Bowsitt's matrimonial license! Difficulties of a financial nature barred poor Cupid's way—difficulties financial and feminine kept Mr. Bowsitt at sea, single and forlorn, while Miss Upjohn, in that remote and forested valley of the Santa Cruz Mountains, taught school for the ranchers' children, and ate her heart out with hope deferred.

Poor Mr. Bowsitt!

Poor Miss Upjohn!

She would not marry him unless he left the sea—and that's this whole story in a nutshell. No grass-widowhood for Miss Upjohn, with a month of husband every three years, and thirty-five months of writing letters and twiddling her thumbs! All or nothing was Miss Upjohn's ultimatum, and so far, for sixteen years, it had been—nothing! The cruel part of it was that Mr. Bowsitt, unlike the common run of seamen, had a good trade to fall back upon. He had been bred a stonemason, had served his apprenticeship and got his union ticket, and needed but sufficient capital and a handy graveyard to set up a snug home on shore. There were graveyards in plenty—but the capital was yet to seek. How often, of a balmy evening, with one massive arm around that ladylike waist, would he soar into wonderful feats of thrift! How often had he put by, in imagination, forty dollars, fifty dollars, sixty dollars—and in time, as he rose in rank, even a whole hundred a month—for the nest-egg that would enable him to quit the navy, marry and settle down!

With Miss Upjohn in bliss perennial!

Partner in a tidy little stone-cutting business!

Only the highest grades of work—broken pillars, weeping angels and sich, for the best class of custom!

It could be done for fifteen hundred dollars—done well for two thousand—done first-class for three thousand!

Mr. Bowsitt had now been at it for sixteen years, and hadn't put by sixteen dollars. Not in the bank, I mean—that beautiful, imaginary bank, compounding semi-annually at four per cent., which during his shore leave had always played so important a part in his day-dreams; but once away to sea, lost sight of and forgotten, to loom up again, brand-new, on his periodical returns. That spectral bank had poisoned many a meeting with his sweetheart. Mr. Bowsitt had always to explain why, owing to unforeseen contingencies, he had been unable to carry out the program so confidently arranged the three years before. It was a hard explanation to make, especially to a man of sentiment like Mr. Bowsitt, involving as it did tears, reproaches and upbraidings that he was compelled to admit were only too well deserved. That tidy little stone-cutting business had never grown an inch nearer, while Time, the inexorable, had been remorselessly making away with Miss Upjohn's youth and our brawny bo'sun's middle-age.

Here was the secret of Mr. Bowsitt's dejection as he sat on his rock, and remembered the three thousand six hundred dollars that on the last occasion he had sworn so faithfully, so emphatically, so ferociously—to save! In his pocket he had exactly six twenty-dollar gold pieces, and these, together with a new suit of clothes, some change, a box of candy and a Mauser pistol represented the sum total of what he had to show! No wonder that his heart drooped and a tremor, almost of dread, shook his immense frame! Had not Clarar given him fair warning that this was his last chance? Had she not, with sobbing vehemence, announced the penalty that he should assuredly suffer, informing him, in the colorless accents of despair, that she should accept Mr. Tiedermann, the hale old vineyardist, prune-raiser and stockman of Rose Marie Ranch, who had been "after" her for years?

"You have dilly-dallied away my whole youth," said she. "I was good-looking once and attractive—the belle of Chrystal Springs the ranchers called me—and I've let many a worthy man go by that I might be true to you, Joe Bowsitt! And what have I got for it? A withered face, a bundle of old letters, badly spelled and covered with outlandish stamps—and promises, promises, promises—not one of them you ever kept! Ah, Joe, you have sold a good wife, and one who would have loved you dearly, for your cigars and fine clothes!"

And the hard part of it was that it was true. Mr. Bowsitt's conscience silently said, "That's right," while his lips pattered off unending fibs. But you can't fib through sixteen years—not, at least, without a steadily diminishing success.

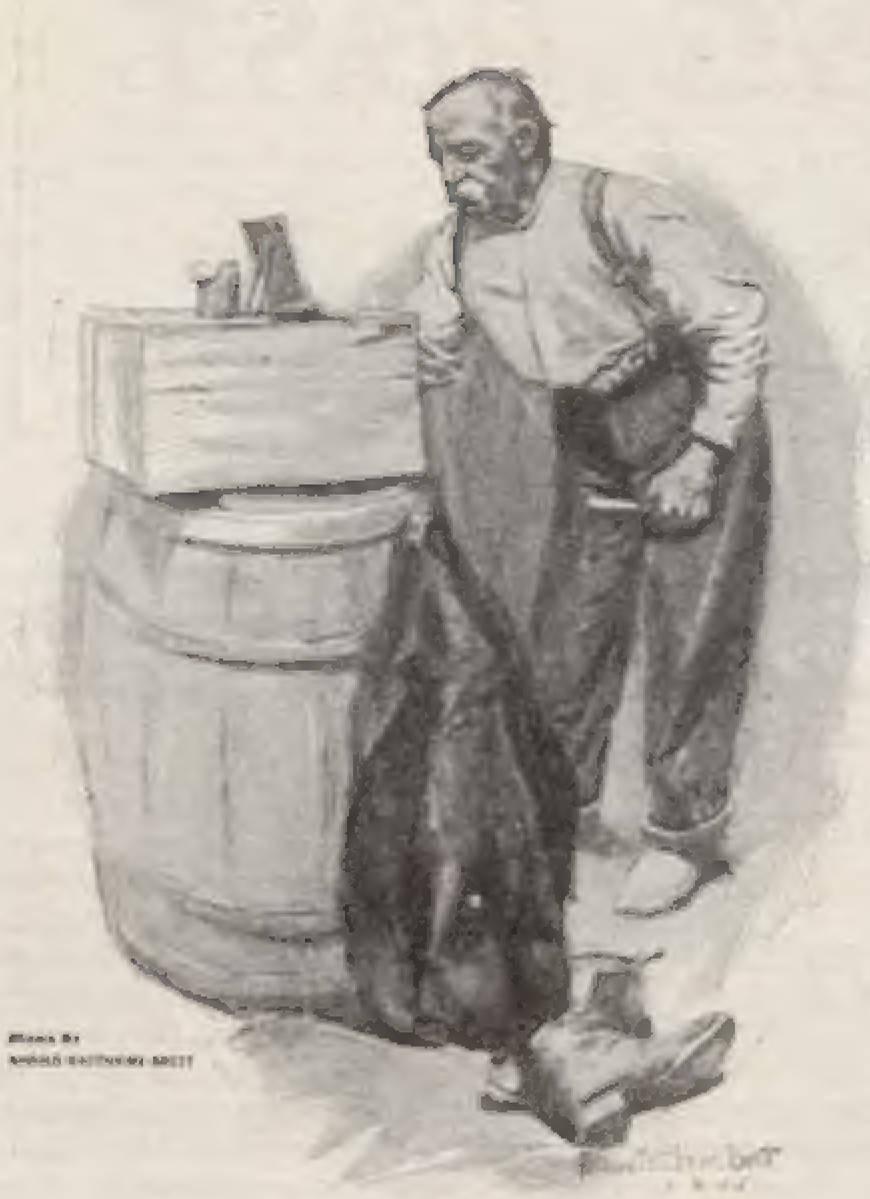
"Mighty fine words, Joe," said Clara, "but money talks, and three thousand dollars—oh, Joe, just a thousand to show you had a little thought for me—and it would mean more to me than all your guiding stars and highfalutin'!"

And this was always the beginning of a fresh day-dream, in which, with a hearty and convincing sincerity, Mr. Bowsitt piled up those theoretical savings that were to retrieve his disloyalty and disgrace.

Do not let it be assumed that Mr. Bowsitt's love was cold. In the long night watches on far-off seas his heart was as full of her as any lovesick boy's; and the rugged sailor, whose voice could shake a battleship, whispered his sweetheart's name to the stars, and prayed for her good keeping like a mother for her son. Could he only have been as assiduous—as steadfast—in the care of his money, how different it all might have been! But the accursed money slipped through his fingers like water. Presto, it came and went like the magician's orange! You had it to-day, bright from the paymaster's drawer—and to-morrow all that remained of it was a headache and the memory of a "time." It wasn't that Mr. Bowsitt drank, or whooped it up—single-handed. It was a case of going with the crowd, and holding up his end of it. Oftenest it was a patriotic impulse to vaunt his country over the Britisher, the Frenchman, Dutchman or Swede that lay beside him in the harbor. When bo'sun meets bo'sun, one's national honor is at stake, and these "Misters" of the lower-deck enjoy besides a distracting social life ashore, and are as much fêted and petted as the resplendent beings of the after-guard.

Anyway, the money went, explain it how you will, and not a dollar of it ever compounded itself semi-annually in that phantom bank. Mr. Bowsitt was the most open-handed of men, and had a way with him that his friends called "quite royal." He frequently manifested this regal quality by going ashore with fifty dollars, and coming off without enough to settle the boatman; and being given to dead creases down his trousers, and astounding cravats, and fancy shirts with monogram pockets, the possibility of an even financial keel was compromised from the very beginning. Which goes to show that you can't both carry dog and lay up nest-eggs simultaneously!

Miss Upjohn was worrying the senior class around the Caspian Sea when her sharp ears heard the click of the schoolhouse gate, and her sharp eyes perceived the incoming



What a Seamed, Scarred, Stubby-Faced Old Slob He was, to be Sure! Yes, Old!

figure of her sailor-boy. He had written to her of his arrival, and for an hour past her heart had been in a quiver, and her cheeks had paled and flushed as her little scholars droned away the end of the morning. It was twenty minutes of twelve, and a woman of less principle would have alleged a headache and dismissed her school. But Miss Upjohn was no sentimental weakling, and the call of love had to give way to the Caspian Sea. But she stole sidelong peeps, nevertheless, at the motionless form on the rock, and with every peep an increasing exasperation took possession of her. You must remember that Mr. Bowsitt's correspondence, so precise in some things—such as the population of Hongkong, or the depth of the Singapore anchorage—had been hazy, not to say evasive, on the subject of the nest-egg. The sight of him, humbly awaiting her pleasure in the playground, was proof positive that her elderly Douglas, however faithful in love or dauntless in war, had fallen down lamentably on the cash question!

A man with three thousand dollars, coming home after years to claim the girl of his heart, would not have so meekly settled himself on a rock, nor gazed with such patience and sombreness at a pair of number eleven-and-a-half shoes. No, indeed! He would have rolled in, hugged her noisily before all her scholars, huzzaed, proclaimed a holiday, and on being reminded of the school-trustees would have roared, with manly obstreperousness and indecorum, that the school-trustees might go to blazes! Such, in Miss Upjohn's mind's eye, was the probable behavior of Mr. Bowsitt had he kept those solemn pledges he had made on the eve of his voyage out! It gave a peculiar bitterness to her pronunciation of the Dnieper and the Don, and an added acidity to some remarks she addressed Tommy Gordon on the subject of spit-balls. Joe had failed her again. Joe had again betrayed her.

It was a chilling greeting he got on the schoolhouse porch.

"So you're back?" she said.

"Yes, I'm back," said Mr. Bowsitt.

Miss Upjohn was still a pretty woman. She was dark and small, with lustrous brown eyes, and a trim, shapely figure that on many occasions Mr. Bowsitt had compared favorably to Heeb's. Her feet, always daintily shod, were unusually little, and it was Mr. Bowsitt's unfailing delight to put one of his beside hers, and say: "Just look at that, will yer!" But years, and a life empty of all that a woman craves for, and the mean frets and worries of her tiny school, and a warm nature starved in that forgotten valley among the hills—all these, and monotony, and ardent hopes unfulfilled, and an ever-deepening disappointment and disillusion, had dulled those once glowing cheeks, and written, in Time's minute hand, the sad history of an arid faithfulness.

"Won't you kiss me, Clarar?" said Mr. Bowsitt with a lugubrious humility. "Is it to be nothing more than how-d'ye-do, and wherever have you been, and the tips of your rosy fingers?"

Miss Upjohn put up her faded cheek.

"As you like," she returned with an obedience more crushing than any little love-struggle or coy denial.

"Don't you care for me any more, Clarar?"

Care! The woman's eyes flashed as she turned on him. What of his broken promises, of those savings that were to enable him to leave the sea and marry, of her own wasted and lonely love sacrificed to his perennial deceit! Mr. Bowsitt had intended to break his bad news by gentle gradations, and—on the well-known principle of slightly hurt, seriously hurt, gravely hurt, and dead—to prepare her for the financial bereavement of the three thousand. But her sudden onslaught left no room for this carefully rehearsed program. The Japs rushed the centre before Bowsittinsky had more than detected their approach. The Port Arthur of his plan fell in a *coup de main!*

"Don't be too hard on a feller," he pleaded.

At this she laughed, and the sound of it was more cruel than her outburst.

"Oh, Joe, Joe!" she exclaimed. "Didn't I tell you this was your last chance? Hard on you, is it? Well, what of *me*, who have been fool enough to trust you all these years? I was ready and willing, wasn't I? And what have I got for it? Words, that's all—words, words, words!"

Mr. Bowsitt tried to throw in some more of this apparently used-up commodity, but she cut him short.

"I am thirty-six!" she said.

The bo'sun faltered out something about her being as sweet an armful as ever he seed, bar none, and just a girl to look at, not a day over twenty-five, so help him!

"Before my next birthday I shall be Mrs. Carl Tiedermann," she said coolly. "That old man's little finger is worth twenty of you, Joe Bowsitt, and I'm going to give him all the love I've got left." And then, continuing in a tone so matter-of-fact that Mr. Bowsitt felt as though he had suddenly plumped into the wardroom ice-chest, she asked him to walk along to the Pratts, and have lunch.

The Pratts were the ranchers with whom Miss Upjohn boarded, and the road thither from the schoolhouse was well known to Mr. Bowsitt, who had tramped it many a time in the roseate past. At this very moment, indeed, there was a corner of the Pratt woodshed reserved for him, and the banner of his possession was already hoisted—a cracked shaving mirror—below which, on a tool-chest, there rested a set-out of toilet articles and the Mauser pistol. The bo'sun was very unexacting in these particulars. Give him a blanket and a pea-jacket and he could make himself comfortable anywhere. But the requirements of the mind were not so easily appeased, and it was with a bitter sense of all being lost and the ship settling that he accompanied Miss Upjohn toward the familiar old ranch-house.

On the way he made some impassioned attempts to right himself. But the road, as well as Miss Upjohn, rose up in witness against him.

"I remember your saying that identical thing right here," said she, indicating a well-remembered nook beneath a giant redwood tree. "My, how time flies! It must have been ten years ago, when you were on leave from the Iroquois, and I, silly thing, was choosing wall-paper for that little home of ours!" There was a fiendish gate, too, that hit him in the face just as he seemed to be gaining ground with fresh vows of "laying up a cool hundred a month on the next cruise." The schoolma'am pitilessly reminded him that the gate twice before had figured in a scene of similar protestations.

"All lies!" she said. "All lies, Joe! And if the poor, dumb boards could speak, what a story they would tell of your perfidy and heartlessness! I wonder they don't creak now to hear you go on like that after all these sixteen years. Why, I remember your leaning back against that post in 1891, and raising your right hand to Heaven ——"

"Don't, don't!" cried Mr. Bowsitt. "It's all true, Clarar, and I'm the most miserable devil alive! Yet I meant it at the time, sweetheart—true and honest I did—meant every blessed word of it!"

"Of course, you meant it," she interjected. "But what about *doing* it, friend Joe? All talk and gas and emptiness—'sound and fury, signifying nothing' (I guess there were Bowsitts in Shakespeare's day, too)—and forgotten every word of it the moment you set your foot on deck!"

"But this time," bleated Mr. Bowsitt, clenching an enormous fist. "This time ——"

"This time I'm going to marry Mr. Tiedermann, and close out on your account," said she, interrupting him with a hot and resentful look. "Overdrawn for sixteen years—quite enough for one silly fool—but I daresay you'll have no trouble in getting another, with the youth and freshness you've robbed me of, Joe Bowsitt—more shame you!"

The bo'sun groaned aloud. He was oppressed by his own enormity. His hand, fumbling the six twenties in his pocket, withdrew as though stung. It ought, had he been anyways a man, to have been jingling three thousand six hundred dollars in United States gold coin, standard weight and fineness!

"I deserve it all," he said huskily. "I don't blame you the least little bit in the world, Clarar. Marry him, then, and my last wish is: God bless you, and may you both be happy!"

"Thanks," she returned; "but I don't want your wishes, or your anything. You could have had me if you wanted to—and now that you've thrown me away don't insult me by going on as though your noble heart was bursting. That kind of thing used to deceive me once, Joe, but now I reckon it's getting a little shopworn."

To this the bo'sun made no answer, striding on in his heavy, lurching sea-walk, with his eyes staring dismally in front of him.

"You're getting old, too," went on Miss Upjohn, giving him another little knife-thrust, "and my, so bald and gray that it gave me a shock! That's one thing about Mr. Tiedermann—it's as thick as a piano-player's, for all its being cotton-white; and mighty distinguished it looks, too, sticking out under his silk hat when he attends a directors' meeting of the Prune Association!"

This slighting comparison between himself and Mr. Tiedermann was gall and wormwood to the unfortunate seaman. Silk hats! Directors' meetings! Prune Associations! The words dug into his soul. The implication of his rival's wealth and importance—and hair—was intolerable. Rattling his six twenties he growled out:

"Has grown children, hain't he? Ever thought of that, Clarar, and the hornet's nest they'll be for yer?"

"Two of the nicest young men you ever saw," retorted Miss Upjohn; "and the funny thing is they are both as eager as he is! Fritz is a beautiful violinist, and wants me for his accompaniments—and Adolph is a whist fiend—and it's really sweet to hear them call me their little mother, and rush to wait on me as though I were a princess instead of just an old maid schoolma'am!"

"You'll live to regret it!" exclaimed Mr. Bowsitt sternly. "It's ag'in' human nature—and all that's fit and proper. Mark my words, misfortin' will come of it, and tears and misery and unhappiness! Them old men's a caution, and treat their wives worse nor nigger-slaves—wanting their slippers at all hours, and beef-broth, and being read to, and pampered. I knew a Captain Jones once who was just such another—and it was the scandal of the ship till she up and away!"

Miss Upjohn tossed her head in the air, and remarked that she would take her chances, though she'd thank Mr. Bowsitt to be more respectful in his language.

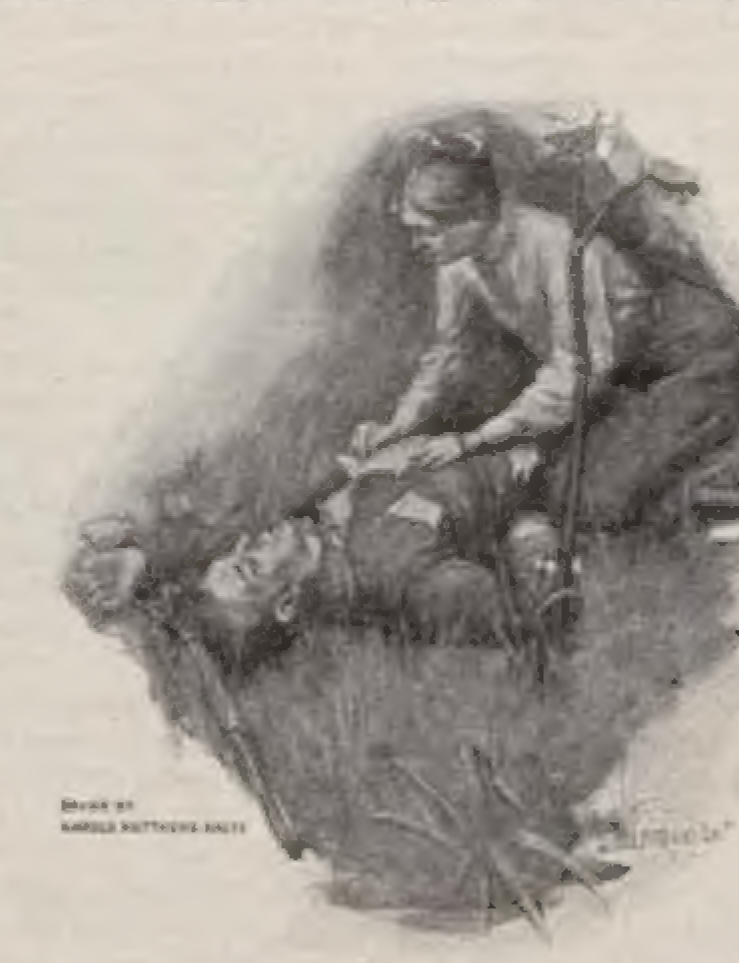
"It's none of your business, anyway," she added; "and it's nothing else but downright impertinence to hint at such awful things. If you'd ever met Mr. Tiedermann you'd know what a fool you were to say all that, Joe Bowsitt. The idea of comparing a gentleman like him to your nasty, tarry Captain Jones, with horrid sea-manners, I'm sure, and overbearing, aggravating ways!"

"His grandfather was Secretary of the Navy under Polk," said the bo'sun; "and Captain Jones he was one of the most highly-connected men in the Service!"

"Mr. Tiedermann's cousin is the President of the Swiss Republic," put in Miss Upjohn crushingly, "and he could be honorary Swiss Consul to-morrow, with a flagpole and an office, but he says no, prunes before diplomacy! And that's Mr. Tiedermann all over—sticks to his business—and puts all that he has to spare into corner lots!"

By this time they had reached the house, and any further conversation of a private and wounding nature was out of the question. They ate a dreary lunch in the company of the Pratts; wrangled afterward on the front porch; returned again to the school, where Mr. Bowsitt resigned his Clara to her duties—resuming his former station on the rock, and smoking one large, black cigar after another—then back to the house at four, and not an inch gained.

When an angry woman chooses to encase herself in stone she becomes a match for the wiliest of bo'suns. Not that Mr. Bowsitt could be thus described, but he had some glimmering that women's moods are transitory, and that their cruelty and vindictiveness often cover hearts on fire with affection. But, as the hours brought no relenting, it came over him with a kind of panic that he had indeed lost his Clarar. The Pratts' allusions to Mr. Tiedermann were so significant that they made him squirm. To the Pratts, Miss Upjohn was as good as already the wife of the



Who Could Get Away from That?

prosperous rancher, and they courted her openly as one of the great ladies of the valley. The little schoolma'am accepted it all with a demure complacency that was enough to make Mr. Bowsitt grind his teeth—promising the harvester for Wednesday, and pooh-poohing Walter Pratt's offer of two dollars each for some exceedingly rare grafts that were the envy of the whole mountain country.

"Keep your money in your pocket, Walter," said she. "I'll see that Mr. Tiedermann sends you a dozen—and if I'm lucky enough to strike him in a good humor, I'll make it twenty!"

Altogether, when Mr. Bowsitt sought his couch in the woodshed, it was in a frame of mind too sad and despairing to be dwelt upon. What with broken hopes—and fleas—he spent a most restless night, and awoke so haggard and woebegone that he was startled at his own face in the shaving-glass. No ripe beauty, holding up a silver mirror to a countenance that had delighted kings, could have more ruthlessly scanned her fading charms than our poor bo'sun his seared and mahogany-hued features that morning. Yes, his baldness had rolled up the width of three thick fingers, and what he had flattered himself was merely a fine brow turned out on closer inspection to be largely *head*—shiny at that, d——n it! And the gray? How was it that he had not noticed its insidious invasion? A billy-goat color, too, and downright disgusting! What a seamed, scarred, stubby-faced old slob he was, to be sure! Yes, *old!* He said the word again and again. Old, old, old! The miserable remnants of Joe Bowsitt, in his day the handsomest man on the lower-deck, whose chestnut curls were treasured in every corner of the world, redooced to this, by thunder, while that there Tiedermann took the only thing he had left—his gal! All gone by the board, and nothing left for to do but cut away the wreck!

It did not add to his spirits to find Clara at the breakfast-table, so smart and pretty in a tartan waist and a coquettish little bonnet that the bo'sun fairly gasped. All the lady, by gosh, and with a smile on her that somehow made him feel common and clumsy, and so out of her class, that he wondered to find himself sitting at the same table with her. It was Saturday, and a holiday, and she told him gayly that she was going to take him a drive. At this Mr. Bowsitt brightened up, and grew cheerful enough to describe how prisoners were tortured in China, making Sammy Pratt lie across a chair the better to saw him in two with the bread knife. This made a great hit, and led on so naturally to his being stuck at the bottom of Hampton Roads in a submarine—physical agony giving the cue to mental—that he recovered his poise and his easy, confident manner.

"It's then a man lives his whole life in a minute," he said, gazing with immense meaning into a pair of tender brown eyes; "a-setting on a locker in a stink of benzine, and seeing the bright visions pass as he says one name over and over to hisself!"

"What name?" queried Mrs. Pratt roguishly.

"One's that's very dear to me, ma'am," returned the bo'sun with a becoming solemnity, and a look that said as plain as print: "Clara!"

"My, Joe," observed that mature young lady, "what a lot of stick-at-homes you make us feel, we in our little cañon while you are roaming the wide, wide world!"

"Such is a seaman's life," said Mr. Bowsitt with a profound sigh. "And then he gets old and bald and gray, with nothing left for him to do but make a hole in that water he has sailed over so long. Food for sharks and crabs, and the sea-floor white with his bones!"

"Better the plow's tail," remarked Mrs. Pratt, breaking the mournful silence, and staring affectionately across the teacups at her Walter, for whom the pathos of Mr. Bowsitt's end had arrested a hot biscuit in the air.

"Ah, ma'am," said the bo'sun, "that's a true word you've spoke, and covers a heap of meaning. Better your own fireside and your own snug little corner than the command of the finest ironclad afloat!"

Mr. Bowsitt's eloquence had not been without its effect; and, as he sat beside Clara in the buggy, he felt intuitively that she was in a melting humor. At any rate, her eyes were kind and sweet, and her voice positively fluty with consideration.

"Joe," she said, "I treated you awfully mean yesterday—and—and I am sorry, Joe!"

Joe was wise enough to make no answer. His response came in the movement of his right arm, which ——

"No, no!" she cried, disengaging herself gently, and eluding a kiss on her tan glove. "You mustn't do that any more—but there's no reason why we shouldn't be good friends, is there?"

"I don't see none," assented Mr. Bowsitt.

"I daresay it was far harder than I thought it was for you to save. A bo'sun is almost an officer, and has to keep up a certain position."

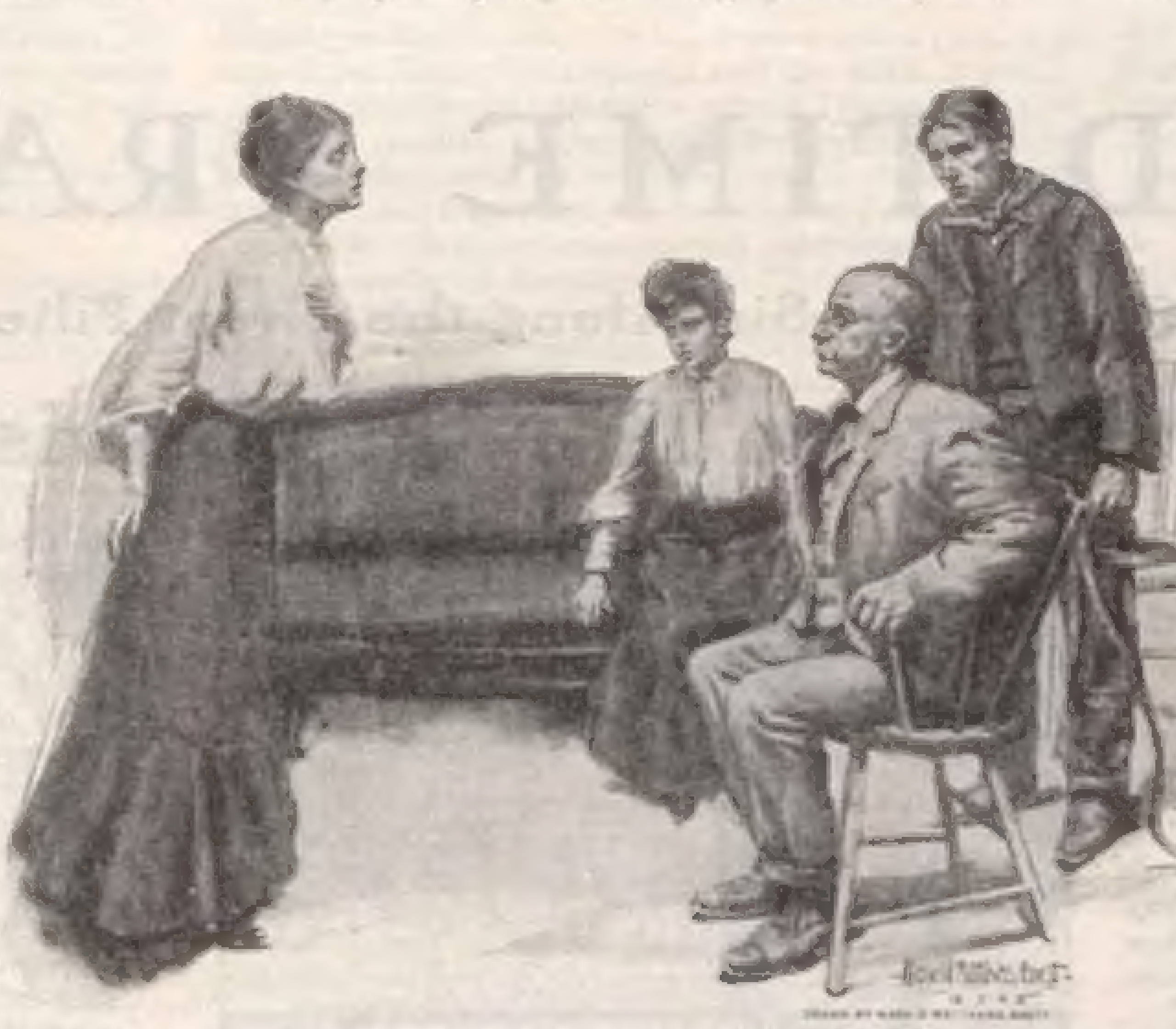
"There's only three men aboard of a ship," said Mr. Bowsitt with a touch of resentment. "Captain, chief engineer and bo'sun—and there's many who'd put the bo'sun first!"

"I have been holding you down to the impossible," Clara went on, in the same key of tender reasonableness, "and blaming you for what couldn't really be helped. If I did it was because I loved you, Joe, and couldn't bear to break it off."

Joe hesitated, blew his nose loudly, and then said that if she'd only give him one more chance he'd lay by a hundred dollars a month—sure and sartin, so help him Moses—and in three years, with half a share in a tidy little stone-cutting business ——

"Oh, Joe, and then you'd beg for three more, and three more, and three more; and so it would go on till they pension you out of the Service—you an old man, I an old woman—with our lives behind us! No, I am going to marry Mr. Tiedermann, and this is perhaps the last time you and I'll ever be together. But let us make it a pleasant month, Joe dear, and agree right here not to reproach each other about what can't be helped—we are both to blame; I as much as you. And, acquiescing bravely in the inevitable, let us snatch the little happiness that is left to us. It's so little, Joe—so little—yet why should we make it less—and wrangle—and spoil it all?"

"I will rejoin my ship to-morrow," said Mr. Bowsitt.



In a State of Such Agitation and Belated Terror that She was Almost a Madwoman

"No, no!" Clara exclaimed passionately. "You can't be so ungenerous. I want you to stay, Joe. After all the years I've loved you, is my wish nothing to you? Even when I ask it as a favor—oh, Joe—a favor!"

"Not if this here Tiedermann is ——"

"How dare you take that tone to me, Joe Bowsitt? Whose fault is it that I'm going to accept Mr. Tiedermann? Is it mine? I, who gave you all my youth—uncomplainingly, unquestioningly—hoarding your lying letters like diamonds, and believing every word of those promises you broke and broke, till at last my eyes were opened, and I saw you as you are—a weak, silly dreamer—sand where I thought you were rock—deceiving not only me, but *yourself!*"

This outburst was very sobering. The truth of it struck home.

"I'll do whatever you like, Clarar," said Mr. Bowsitt with a sad humility. "Yes—you tell me, and I'll do it. I'm no better than a dorg under your feet, and all you say is fack. But it's kinder hard to loaf around here, and watch the fruit afore it drops into the other man's lap—almighty hard, Clarar, and it was meaning no offense that I said what I did about leaving to-morrow!"

"Then it's a bargain, is it?" asked Miss Upjohn, extending a plump gloved hand.

"My affydavy on it," returned Mr. Bowsitt, pressing it in his own.

"And we'll be sensible and happy and make the best of it?" continued Miss Upjohn.

"Try, anyway," agreed the bo'sun dismally, feeling that the coffin-lid was being nailed down without his even being permitted to weep over the corpse. "Oh, yes—try!"

He was mostly silent during the drive, though at times he laboriously exerted himself to talk on indifferent subjects, and not leave all the chatter to Miss Upjohn. She seemed not to notice his constraint, and was so lively and brisk that he often gazed at her in sombre wonder. Mighty accommodating she was, too, and ready to agree with him on anything he said, till his spirits, already low, sank to zero.

"That's what I'd call a considerable chunk of prunes," he remarked, indicating, in a voice bereft of all interest, a perfect forest of those valuable trees, stretching away, blue and unending, as far as the eye could reach.

"Seventeen hundred and four acres," returned Miss Upjohn. "My, I should say it was, Joe!"

"You seem to have the figgers down fine, Clarar."

"It's Mr. Tiedermann's," observed Miss Upjohn unblinkingly. "The second-largest prune ranch in the State."

"Oh!" said Mr. Bowsitt, regarding the property with sudden abhorrence. "Oh!"

"Perhaps you'd like to drive up and see them shipping?" went on the school-mistress. "Seven carloads a day—and I'd be glad to have you meet the old gentleman!"

"I haven't the heart, Clarar," muttered Mr. Bowsitt. "I'm trying to be happy and cheerful and resigned like you said—but I guess he'd kind of stick in my throat."

"Oh, well—later on, perhaps." Miss Upjohn ignored his tragic intonation. "That red place up there is the reservoir—holds eight hundred thousand gallons—supplies the power for the whole electric plant. Mr. Tiedermann is very up-to-date, and does everything scientifically."

"You have to be nowadays," remarked Mr. Bowsitt drearily. "Guns or prunes, I guess it's all the same. Why, it was only yesterday we threw out hydraulics, and put in electricity for the turrets of our twelve-inch rifles—and so it goes—and so it goes—the pride of to-day on the scrap-heap to-morrow—till perhaps a time when there will be no more bo'suns neither!"

"See that?" said Miss Upjohn, indicating with the heel of her whip a trim vineyard, rising terrace by terrace on a distant hillside.

Mr. Bowsitt felt instinctively that he was about to receive another slap in the face, so he returned, very guardedly: "Well, what of it?"

"Over seventy-seven acres," continued Miss Upjohn. "French Marcels, grafted on resistant stock, twelve years old and in full bearing—worth, on the most conservative valuation, twenty-three thousand dollars!"

"Tiedermann's, I suppose?" put in Mr. Bowsitt sullenly.

"Mine on my marriage-day," placidly returned the schoolma'am. "Could have it now, title-deeds and all—but I say no—what's the hurry?—time enough later on."

This threw Mr. Bowsitt into a state of such extreme dejection that he did not open his head for miles, except to blurt out "Yes" or "No" or "Don't say" at the appropriate places in his companion's conversation. This brought them to Madrone, a little town of one street, where they hitched up before a drug-store and consumed a melancholy ice cream; consumed a second melancholy ice cream, broke a twenty-dollar gold piece for an unheard-of amount of fine French mixed—then out to the street again and into the full glare of the noonday sun, with another stop at the tobacconist's for a paper.

"You drive," said Miss Upjohn, unfolding the sheet. "Two blocks down, and then turn to the right by the tannery—don't yank him like that or his head'll come off—I must see how Rufe's getting on!"

"Rufe?" remarked Mr. Bowsitt inquiringly. "Who's Rufe?"

"Rufe Seavis, the bandit," explained Miss Upjohn with her nose in the scare-heads. "My goodness, Joe, if he hasn't killed another! Here it all is: one of Williamson's posse, too, who were corraling him up on the other side of the divide!"

A succession of little screams warned Mr. Bowsitt that there was even more to tell. He leaned over Miss Upjohn's shoulder, but couldn't make head or tail of the print and pictures sensationally distributed over the entire page.

"For Heaven's sake, what's the matter, Clarar?" he demanded.

"Was reported last night to have passed De Knight's ranch," read Miss Upjohn aloud in uncontrollable excitement; "heavily armed, and in an easterly direction!"

"Easterly direction!" exclaimed Mr. Bowsitt, not understanding.

"*We're East!*" cried Miss Upjohn. "Joe, he's striking into our country. We'll all be murdered in our beds!"

"Lemmy look," said the bo'sun, almost snatching at the paper. "Why, what's all that stuff on the next page in them big letters?"

With a delighted thrill Miss Upjohn read out the following:

PROCLAMATION

TEN THOUSAND DOLLARS REWARD

I, James H. Budd, Governor of California, do hereby offer the above-named reward for the apprehension, DEAD OR ALIVE, of RUFE SEAVIS, murderer, train-robber and bandit, who, by a series of crimes unparalleled in the State, has put himself BEYOND THE PALE OF THE LAW, and defied by force and arms every effort of recognized authority to bring him to the bar of justice. All good citizens are, therefore, CALLED UPON to take such prompt and effective measures, either in conjunction with their sheriffs or deputies, or independently, should the opportunity arise, in order that this MALEFACTOR and OUTLAW may be driven down, captured or killed.

Given under my hand and seal at Sacramento this twenty-seventh day of August, 1901.

"Jimini Christmas!" cried Mr. Bowsitt; "that's a tidy bit of money laying around for somebody! Heading our way, did you say? Why, I'll take a pop at him with my new Mauser!"

"He's killed fourteen already," said Miss Upjohn, "and this poor Harry Betts, of Williamson's posse, makes the fifteenth! My, the nerve of that man: he simply doesn't know what fear is!"

"I guess some of the others do," remarked the bo'sun sagely. "Governors don't come out with ten-thousand-dollar rewards if they can get the goods for less."

"Something had to be done, I suppose," went on Miss Upjohn. "The sheriffs aren't any good at all—not at least since Downey came down from Placer County and got shot first thing—and as for the old fellow here, he's a foozleum. Only got elected because he owed everybody so much money that there seemed no other way of collecting it—except to run him for office!"

"The right way is to surround him and starve him out," said Mr. Bowsitt. "I seen that worked once with a cook who went mad and locked hisself in the galley, and shot through the bulkheads indiscriminous."

Miss Upjohn laughed scornfully.

"Starve him out!" she cried. "Do you know he has only to show himself at a ranch door to get a special dinner cooked for him, and all he can carry away besides? And as for surrounding him—why, in all that tangle of forest and cañons and chaparral you couldn't do it with an army!"

"This'll fetch him," said Mr. Bowsitt, laying a greedy forefinger on the governor's ten thousand. "What a snap it's going to be for somebody!"

"The snap somebody'll get will be a bullet through his head," ejaculated the schoolma'am. "That's the kind of man Rufe Seavis is! When he found that his confederate Tanner was giving out, what do you suppose he did?"

"Can't think!"

"Killed him!"

"Whew! He's a dandy, ain't he? Go ahead, and tell me all about it, Clarar. Where did he begin, and how?"

Miss Upjohn wanted nothing better. With a gloating wealth of detail she carried Seavis from the time he dynamited the Los Angeles Express; murdered and robbed the Wells-Fargo messenger; held off the Bakersville posse at the toll-house gate, shooting three; seized Wilson's buggy, and using that unfortunate drummer as a shield succeeded in landing the avenging lead in the wrong back—then away to the hills, the whole country on fire and turning out its men at every centre—more holdings-off—more killings—the cold-blooded assassination of his mate, Tanner—a trail of blood, blood, blood all the way—the bandit more eager for his daily paper than for food, obligingly provided by enterprising journalism with the best and latest information as to the steps being taken against him—from that time, only ten days before, but already old, so startlingly did crime follow crime, and death dog his heels in unending and bloody succession, till the moment he had broken through Williamson's line, shot down Betts, wounded Deputy Thompson, beaten out the brains of three bloodhounds, and, eluding pursuit for the hundredth time, had crossed the divide and dropped into the Chrystal Springs district to terrorize those isolated ranchers, whose trackless mountains, innumerable streams and impenetrable thickets offered an ideal refuge to a man who, dead or alive, was valued at the no inconsiderable figure of ten thousand dollars!

This, in brief, was the spectacular history of Rufe Seavis, though, as expanded by Miss Upjohn, lovingly, lingeringly, with thrills and quivers and inordinately full descriptions of everything and everybody, it carried them comfortably home the whole twelve miles of their drive. It had, too, a most beneficial effect on Mr. Bowsitt, who chirped up remarkably, and forgot his blighted hopes in

(Continued on Page 25)

THE OLD-TIME TRAVELER

By Coach-and-Six Along the Great Pike

By Rebecca Harding Davis

IT IS an almost certain thing that my reader, as he opens this magazine, will be shooting at the rate of a mile a minute over some part of this great continent, packed in a trolley or steam car, with a mob of other travelers of every race and color. He will rush, as he reads, past seething towns where English, French, Dutch, Huns, negroes and Chinese are struggling to make a living by day, and are massed at night in so-called homes, which carry the noise and turmoil from six to ten stories up into the air.

He has been so long used to this universal hurly-burly that he does not know how fast his life is wearing out in it.

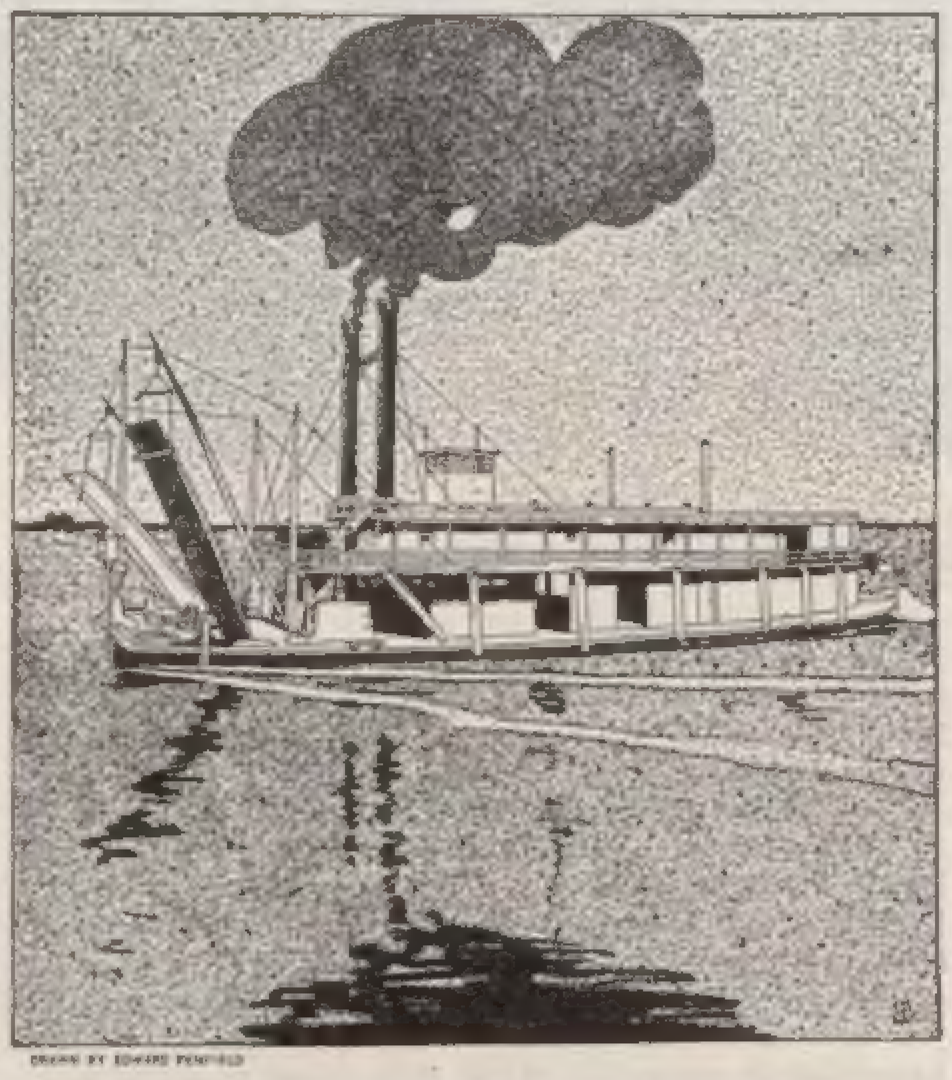
Still, just as his afternoon nap undoubtedly does refresh him, a glimpse of that calm, earlier time in this country, when nobody was in a hurry, may be a wholesome tonic for him, like a sip of the cool balm tea which his grandmother gave him long ago in the spring, when his blood ran too hot and thick. Spare me a few minutes, then, until I tell you how we traveled when I was a child.

But first you must remove from the face of the country all the great cities, the huge manufactories, the trolleys and the railways.

Across the Alleghanies, through interminable wildernesses and past little hamlets, crept then a narrow, white, macadamized road. This was the famous Old Pike, running from Maryland to Indiana. All of the travel and traffic between the North and South passed over it.

Travel was not then the matter-of-course part of every day's routine that it is now. To-day, a New York woman of society telephones in the morning to her friend in Baltimore or Philadelphia to run over for dinner or the opera that night; and the broker in Chicago, if he finds that he cannot settle his business in Washington or San Francisco by wire, nods good-by to his wife, goes out with his valise, and is back next week before he has been missed.

But when I was a child it was different. Women then seldom left their homes, except, sometimes, to jog in the old family coach or carryall to the mountains for a month. If a wealthy débutante was taken to Washington for the Inaugural Ball, or if a bride spent a fortnight in "the East," they were regarded ever after with awe and envy. They had seen the world; they knew life.


DRAWN BY EDWARD PENFIELD

And when, once in three or four years, the head of the house contemplated a journey "across the mountains," it was an event to be discussed for months by his family and friends. A new dozen of shirts, all of the finest linen, were made with marvelous stitching (none of your machine-made colored atrocities then); the brown coats and frogged cloaks and nankin waistcoats were carefully inspected and brushed; the gold seal in his fob with the family crest on it was polished; he was anxiously urged by his women-folk to buy a new beaver hat and surtout the moment he arrived in Philadelphia, before he met any of his friends, but to take plenty of time in choosing mother's China crêpe shawl, and Peggy's gipsy hat, which must be in the mode. His clothes were packed in a huge sack made of gay Brussels carpet with a leather top. It was half filled with packages of letters from his neighbors to their friends in New York, all inscribed "Courtesy of Blank, Esq." Postage was ruinously high then, and it was a matter of etiquette for every traveler to carry a heavy mail for his friends. A messenger from the bank usually arrived late at night with a package, which our Traveler placed in a belt, worn secretly under his clothes. Large transfers of money between banks seldom then were trusted to the mails. He also carried loaded pistols and a bowie-knife in his belt. He had a keen relish for highwaymen and burglars, and a blood-curdling way of murdering them in his talk, but in truth he would not hurt a fly. I have seen his lip tremble when a hurt bird died in his big hand.

We children always gathered on the steps when the horn of the guard was heard, and the coach in all its red splendor came dashing around the corner, drawn by six fine horses, and drew up at our door. The neighbors always were out to see the departure. The Traveler would kiss us all, and start off, a little paler than usual, for the event was no trifling matter. When he had climbed up to his seat beside the driver he bowed gravely to his friends, and you may be sure that he bent as low to old Mike, the drayman, and to black Uncle George as to Judge Morris or the General. I confess that to this day whenever I read of the kings of courtesy in history, from the Great Louis to Chesterfield himself, I think of our Traveler and his bow, and in my secret heart I believe that he was the finest gentleman of them all.

We children did not go in until the coach was quite out of sight, for we felt that a good deal of the lustre of reflected glory fell upon the family of "the Passenger."

These coaches were driven at the rate of five miles an hour across the mountains to the seaboard, changing horses three times during each day, and stopping over night at little wayside inns. The passengers, thus held tête-à-tête during the journey, were apt to talk themselves out. Friendships for life were often made in these long-enforced companionships. Men did not meet as much then on the common ground of money interests as now, and more often brought their individual hobbies or tastes to the front in their talk. One man, of the nine inside, might be a cotton-planter, another an Irishman who had lived through the horrors of the rising in '98, the rest might be Indian chiefs or clergymen. The talk waxed louder every day on questions of predestination, of a high tariff, of late and early planting, or of the latest news (weeks old) from England and her little Queen. If, by chance, a woman sat on the back seat, the talk was always lightened and modulated to suit her capacity. Politics were avoided, not an oath was heard, many harmless stories were told. The man who would dare to light a cigar in the presence of a woman would promptly have been thrown out of the coach. It was in those days that the exaggerated deference of American men to women had its birth.

Even in the stagecoach there were gradations of rank. The "through passengers" were the aristocrats; the "trippers" from one village to another were the common herd. When the guard put his head in the window as you drove into a little country town, with "Goin' to your uncle's, as usual, Johnny?" how mean you felt, knowing that the boy beside you was bound for the mysterious "East."

Then, too, these through-going folk—merchants, Congressmen or clergymen—were intimate with the drivers and inn-keepers in a way that left you dejected and contemptible in your own eyes. They hailed the portly landlord familiarly as "Tom" or "Jim," when he stood bursting with dignity at the door of his great barroom, in which a huge fire made of great logs roared and burned.

What stories they told, too, around that fire after supper! Men took time to tell stories in that day. Each had his half-dozen narratives carefully elaborated and given with dramatic effect. It was something then to be known as a "raconteur" on the road. No man of honor would appropriate another man's story.

The best drivers, too, of these coaches on the Pike reached a position of national distinction.

A friend of mine, an old clergyman, whose cure of souls extended through every State, told me that he once, in late years, was crossing the Sierra Madre in a coach driven by the famous whip whom Bret Harte has made immortal as Yuba Bill. After they had crossed a frightful pass and were on safe ground, he ventured to speak.

"That was a marvelous bit of driving!" he said. "I never knew but one man who could have done it. He used to drive a coach on the Old Pike across McCullough's Leap in Virginia."

"What was his name?" growled the great whip.

"Jim Hutchinson."

"Well, I'm Jim Hutchinson. There never was but one of us," chuckled Yuba Bill.

Even on your shortest journey in the old coaches you had a chance of seeing the great people of the day. All kinds of famous folk came and went in them. There was no other way for them to come or go.

It might be Andrew Jackson who sat behind you with his hawk nose and iron-gray hair on end, or Thomas Benton, stately and self-centred as King Saul. I heard him once on a journey reprove some boys for drinking and smoking. "I have not touched liquor or tobacco for twenty years. And," he said loudly, drawing himself to his magnificent height and tapping his breast lightly—"look at Me!"

Daniel Webster came to the South once by this road and stopped over Sunday in our little town. Even the children had heard of the "godlike Daniel," and we were sorely disappointed that it was no archangel but only a stout, hunched old man in a worn coat who hurried down the steps of the old church through the crowd, speaking to nobody.

Henry Clay came and went four times a year over the Old Pike, through the hills and farms and towns filled with his loyal subjects.

Occasionally the great revivalists, Catholic Redemptorists and Protestant colporteurs traveled in these coaches—but not often. They usually journeyed on foot into the wilderness in their search for souls.

Once a little man, heavily cloaked and with a broad-brimmed hat drawn over his pale face, crossed the mountains in one of these coaches. He was attended by two men who waited on him almost servilely. They did not talk at all to the other travelers, spoke seldom to each other, and then in some foreign tongue. They left the coach at a little village in Western Pennsylvania and made their way to a farm owned by a man named Morgan. The little leader with the brilliant dark eyes was Aaron Burr, then on his way to found a great monarchy of which he was to be the Emperor. His errand here was to persuade the owner of "Morganza," and his sons, to join him, and become dukes or counts in the new Empire. The next morning he continued on his way to the South, and his hosts at once made haste to Washington to give information of his plot. At his trial they were the most important witnesses for the State.

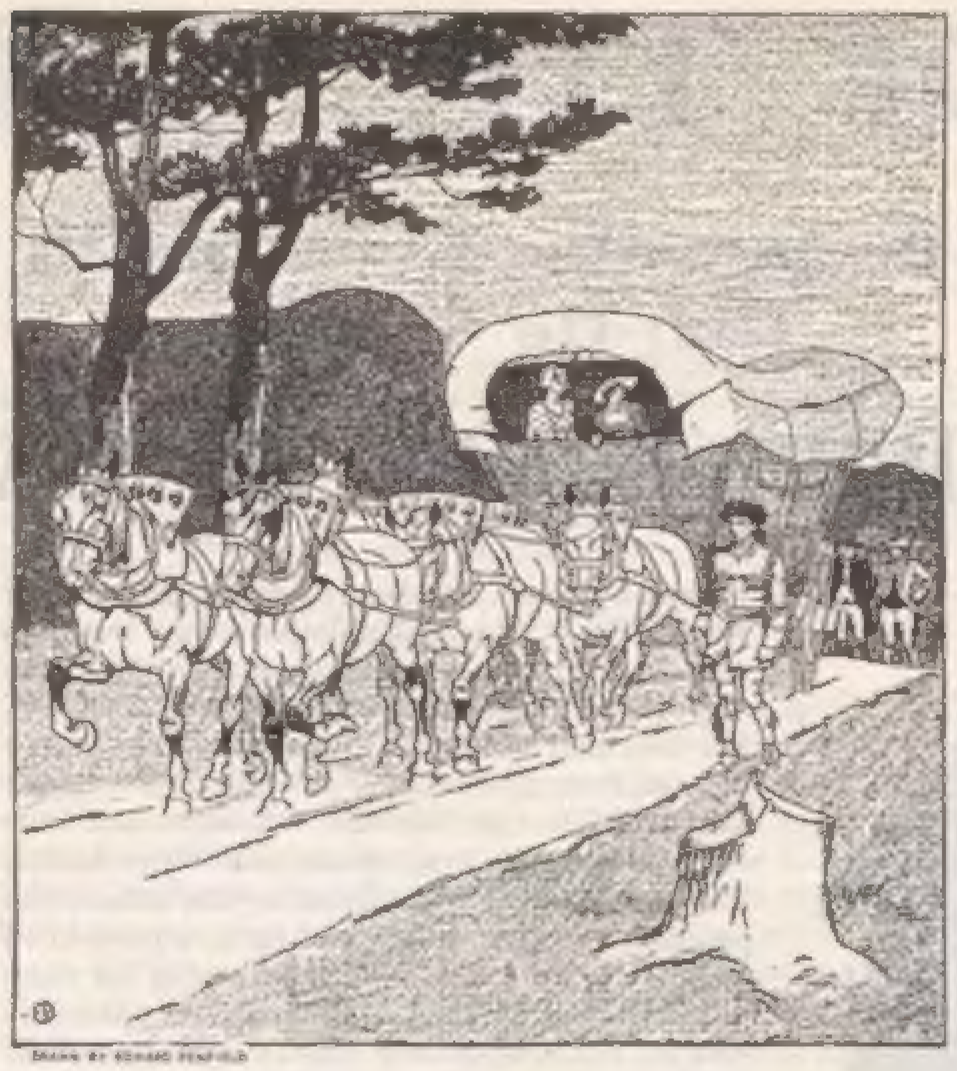
Fine Food for Royalty

I REMEMBER that, one cold evening, our village was thrown into a fever of excitement by the arrival in the coach of three French gentlemen, each attended by a white valet, a creature heretofore unknown to Southern eyes. It was whispered that the livery which these degenerates wore was that of the royal family of France. It soon was known that the travelers were the Prince de Joinville and his suite on their way to bring the body of Napoleon from St. Helena to France.

The town was awed, but it rose to the occasion. Judge Morris, the General and our Traveler were chosen as the citizens who had conversed with men and learned their ways, and were appointed a committee to wait upon the Prince and tender him "the freedom of the city."

"And he accepted it," our Traveler told us with great solemnity when he came home. "I don't know just what it was, or what he will do with it. But I do know that the supper which Austin Peay is serving to him of bear-steaks and venison, buckwheat cakes and maple molasses never could be got in Paris by any Prince of France, be he Orleans or Bourbon."

The party embarked for New Orleans that night, but an imperial lustre still shone upon the town. We had met Royalty as man to man; we had even caught a glimpse of that Great Shade that then still held the world in awe.



DRAWN BY EDWARD PENFIELD

Many comedies and tragedies worked themselves out in those red coaches, as they made their way through the interminable forests in which, at long intervals, a pale drift of smoke from a squatter's cabin was the only sign of human life. Both love-making and quarreling grew apace in these weeks of companionship. The old drivers had stories to tell of more than one pair of lovers who had left the coach when it crossed the Virginia line, and hurried to the blacksmith in the little cottage yonder in the woods to be made one. He was a magistrate, and in Pennsylvania no bond or license was then required for marriage. So many lovers fled to him from the South for aid that his little farm was known as Gretna Green.

These old whips would show you, too, the places on the edge of the forest where angry disputants had gone to exchange shots while the passengers calmly waited. An "affair of honor" then settled disputes which now would be carried into court, or ebb out into endless bickering. Most of these duels were bloodless; the man was reckoned as little better than a murderer who shot to kill.

Masked highwaymen sometimes attacked the coaches, but not often. It is significant of the wholesome moral condition of the country in that early day, that great sums of money and rich treasures of merchandise continually crossed the wilderness, unguarded and unharmed.

A little incident which occurred on one of our Traveler's journeys is, I think, significant of the time. One of the passengers was an old, wizened Frenchman who had served in the Revolutionary War, and was going to Washington to apply for a pension. He carried his money and credentials tied up in a blue checked cloth. The man was very poor. He scarcely ate enough on the journey to keep him alive, and resented the hospitable advances of the other men with a fierce pride. When the coach stopped for supper one night he went into the tavern to warm his half-frozen little body, leaving his bundle of papers under his seat. The inn happened to be the one at which the coaches were changed. When he went out to climb into his place another coach was waiting, and nobody could tell him whether the one in which he had left his bundle had gone East or West. It was already miles upon its way. There were, remember, no telegraphs in that day. The agent was an ill-tempered fellow who cursed the old man for his carelessness, and shoved him out of the way. He disappeared in the darkness, and the passengers supposed he had gone on in an Eastern coach. Four days afterward a hostler heard a groan in the hay-loft of the inn stable, and there they found the old soldier insensible. He had crept there to die.

The town adopted him in a fury of rage and pity. They fed and nursed him tenderly back to life. The agent was forced to make search for the papers until they were found. A subscription was raised, and he went on his way. His story was sent before him to Washington and made friends for him there. He was given a good pension. He always kept the comrades, too, whom he had found in that one great strait of his life. And friends counted for so much more than money in those days.

Before this line of coaches was started the whole of the traffic between the East and West was carried on in wagons. The ancestors of most of our Western Colonial Dames at that time sought their new homes in great canvas-topped Conestoga wagons, drawn by six horses or bullocks, over whose backs rose arches of bells which kept up a soft, melodious chiming. The men of the family marched alongside, their guns over their shoulders.

When my grandmother, in 1780, was sent to Philadelphia for the usual year's "polish," she had to go and come on horseback. In that year she learned to embroider in chenilles, to make wax flowers, to dance, to play on the spinet and to sing "Shepherds, have you seen my love?" and "The Bay of Biscay, oh!" All the rest of her acquirements were contained in a single octavo volume called Polite Learning, which contained synopses of English Grammar and History, and Greek Mythology, Directions for Carving at Table, The Names of the Planets, and a few pages of French Phrases in Use in Genteel Society.

Besides the Old Pike the rivers were the only avenues of travel and traffic. Boats carried all kinds of Northern manufactures down the Ohio, the Missouri and the Mississippi to New Orleans, bringing back cotton, sugar and tobacco. Rafts made of the whole trunks of trees bound together, with a tiny cabin on top, also carried goods to the South. Many an educated lad first ventured into the world on one of these primitive vessels. It drifted with the current for many weeks. He had leisure to hunt or explore the wilderness on either bank. When he reached New Orleans he sold his goods and the logs in the raft, and came home with his pockets full of money—that is, if he did not gamble it away in the French Quartier.

The first steamboats which I remember were the little ill-smelling stern-wheel craft, with a single dining-cabin, around which was a row of berths hidden by dirty, faded curtains. Early in the forties, however, were announced "the Splendid Three-decked Monarchs of the Rivers, Surpassing in Luxury any Seagoing Vessel."

Travel in these boats was much more picturesque than on the Old Pike. The voyage was long, and people took time then to draw leisurely breaths of enjoyment. There was usually a pleasure party on board bound for the Mardi Gras or the season in Washington. They danced, they flirted, and they always gambled. Every boat had its corps of courteous, low-voiced, well-dressed gentlemen, who lived by "running the river." The traveler who knew them excused himself from playing with them; if he did not know them, he paid the penalty. The "river blackleg" was the typical sinner of that day. He was recognized as an emissary of Hell, and pointed the moral of many a sermon.

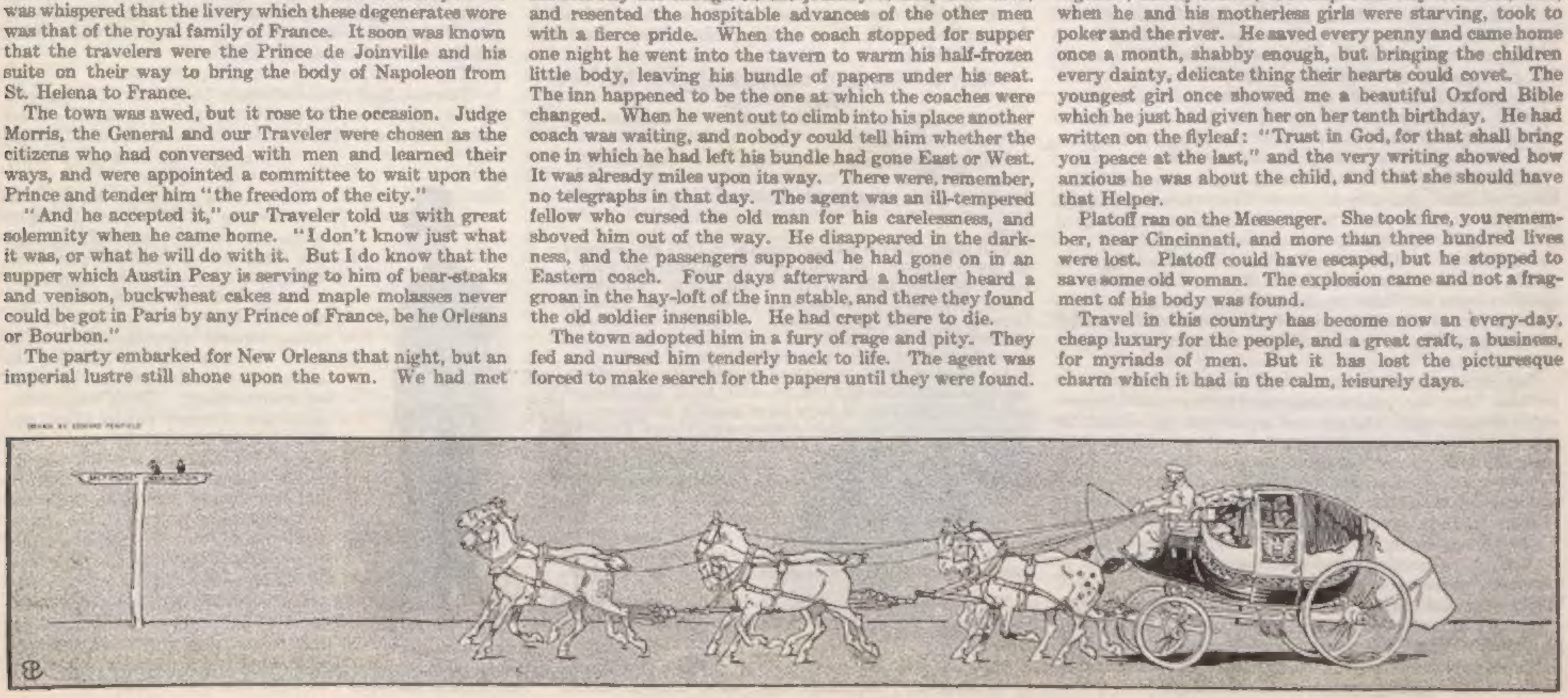
A Gambler with a Saving Grace

BUT was he altogether "an emissary of Hell"? There was poor Platoff Sheppard, of our village, for instance; a gentle, kindly fellow, too stupid for any business, who, when he and his motherless girls were starving, took to poker and the river. He saved every penny and came home once a month, shabby enough, but bringing the children every dainty, delicate thing their hearts could covet. The youngest girl once showed me a beautiful Oxford Bible which he just had given her on her tenth birthday. He had written on the flyleaf: "Trust in God, for that shall bring you peace at the last," and the very writing showed how anxious he was about the child, and that she should have that Helper.

Platoff ran on the Messenger. She took fire, you remember, near Cincinnati, and more than three hundred lives were lost. Platoff could have escaped, but he stopped to save some old woman. The explosion came and not a fragment of his body was found.

Travel in this country has become now an every-day, cheap luxury for the people, and a great craft, a business, for myriads of men. But it has lost the picturesque charm which it had in the calm, leisurely days.

DRAWN BY EDWARD PENFIELD



STORIES OF THE SIXTH SENSE

How the Business Inquisitor Smells Out Facts That He Can't See

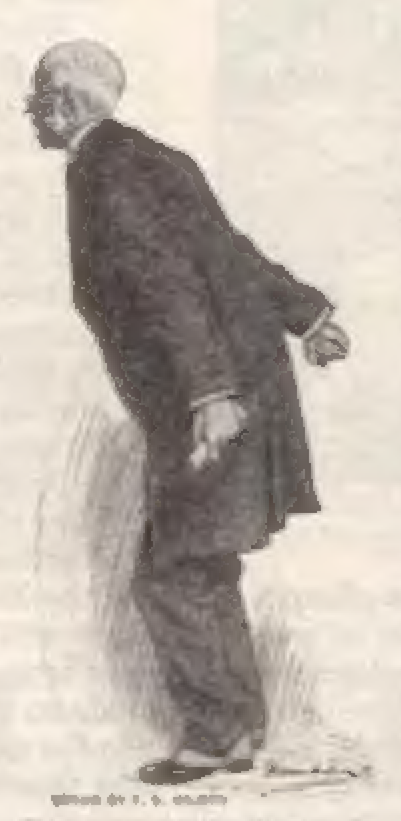
BY ABRAHAM D. SALLEE

WHAT is he worth financially? What are his habits? Is he honest? How does he pay his bills? Is his business conducted successfully? How much does he owe his bank? How much does he owe his friends and relatives?"

"Ask the mercantile agency."

These are not idle questions, prompted by curiosity, but live questions of vital importance to the merchant in these days of credit-sales. They are answered practically and satisfactorily, in thousands of cases every business day of the year, by that modern bureau of commercial intelligence, the mercantile agency. And this is done not alone by any one institution which successfully contests its right to be known as "*the* mercantile agency," but by that host of competing agencies which successfully cover various commercial and geographical fields. Throughout this article the term will be used in its broad sense as applying to all agencies.

Prior to the establishment of the mercantile agency, three courses were open to the merchant. First, he could sell only for cash, thus insuring against loss by bad debts, but seriously limiting the extent of his sales. Secondly, he could maintain an expensive credit-department having its own traveling reporters who would often travel hundreds of miles to write one report. Or, thirdly, he could sell blindly on his own "judgment" and trust to luck to avoid heavy losses. To-day, upon the payment of an annual fee as small as fifty dollars, he may command the services of the mercantile agency to such an extent as to permit himself to sell freely to strangers in every State of the Union without excessive loss by reason of bad debts. Thousands of credit-departments are still maintained, but not to originate reports. On the contrary, their work consists almost entirely of receiving, analyzing and filing the reports of the mercantile agency. So perfect has the system of the agency become that the credit-man may obtain from its records, without a moment's notice, detailed reports of the financial condition of any of the million and a half business men of the United States and Canada for the insignificant sum of twenty-five cents.



"It's a Lie!" He Shouted. "They Only Owe Us $10,000"

How was this brought about?

In 1841 Lewis Tappan, realizing the need of the credit man, established a mercantile agency in the city of New York for the purpose of furnishing the *home record* of the business men of the country. His staff was small and his effort weak, but he met a real want and achieved some success. His reports were meagre, obtained by mail, and largely in answer to an inquiry addressed "To the Postmaster," or, "To Any Justice of the Peace," or "To the Leading Attorney," without any idea of the fitness, interest or prejudice of the unknown correspondent who expressed his opinion without any hope of reward. Not infrequently the postmaster, who signed only as "Postmaster" when reporting on John Smith, was none other than John Smith himself, but the mercantile agency, and the subscriber to the agency, would accept the report as an impartial expression of the opinion of a disinterested authority.

While the reports lacked detail and some showed favoritism or spite, experience proved that they were quite generally correct, and they were soon accepted as a valuable guide by the dispenser of credit, because they contained just the information he found it most difficult to obtain—the home record of the debtor. A number of agencies have since sprung up with improved ideas of reporting, but the leading agencies are those which furnish primarily the home record of the parties on whom they report.

Tappan never reaped the reward to which his enterprise entitled him, but others took up the work and prosecuted it with such wisdom and persistent vigor that for many years the mercantile agency has been a mighty bulwark of trade, promoting as well as protecting it, and has long been the chief source of worry to the business grafter and fraudulent debtor. Single agencies now have hundreds of branch offices located in the principal cities of the world. These offices employ thousands of city and traveling reporters, stenographers and general clerks, and tens of thousands of correspondents with whom they are well acquainted and closely associated. They expend millions of dollars annually in gathering information, and receive yet other millions from their forty thousand subscribers.

To obtain the information on which the reports are based the mercantile agency sends trained traveling reporters into every city, town and hamlet at least once each year. These travelers call upon every business man of any importance and give him the opportunity to submit a signed statement of his financial condition. He is asked to give figures, from inventory if possible, showing the value of his merchandise, accounts and bills receivable, cash, real estate and other assets. The matter of indebtedness is gone into in the same thorough manner, and he is requested to specify the amount he may be owing for merchandise, whether due or past due; the amount due his bank, friends or relatives for borrowed money; the amount owing on real estate or chattel mortgage, and any other indebtedness, direct or contingent. General questions are then asked as to the amount of insurance on real estate and merchandise; amount of annual sales; and other questions tending to show his manner of doing business or the net result of his operations. Finally, he is asked to give local and trade references. The reporter then interviews the local references and the regular correspondents of the agency, asking very particularly as to the character, habits and ability of the person making the statement. Claims as to the value and ownership of assets, or the nature and extent of liabilities, are established by the testimony of these references and correspondents, or by an appraisement of the assets and an examination of the county records.

In case the reporter is still in doubt on any point, he writes to the creditors in other cities for general or special information. The usual questions asked of such creditors cover the length of time they have sold the account; the amount of the highest credit extended; the amount now owing; the amount past due; the amount of orders on hand to be filled; the usual length of time bills are allowed to run before payment; and an expression of opinion as to the desirability of the account. The information thus obtained is summarized in a report, and a rating, which will appear in the next edition of the reference book, is struck.

The reports are usually dictated to a stenographer and written in manifold upon a cheap tissue paper. One tissue copy is pasted on a sheet of stiff manila paper and filed alphabetically, by towns or counties, in binders from one to three inches thick, but some offices are adopting more modern filing cases. Other tissue copies are sent to all the offices of the agency in the immediate vicinity and to several of the larger offices in Eastern cities. When inquiry is received the report is copied on a "confidential blank." A complete report, of an unfavorable nature, often runs about as follows:

FALL & WINTER, CLOTHING, ARCTIC, R. I.
Kent County.
John H. Fall (43-1600.) *August 11, 1905*
Erastus W. Winter *234 Pennsylvania Ave.*

Fall is married, aged 48; Winter is a widower, aged about 42. They have been in business together since January, 1901, prior to which time Fall conducted the business alone and Winter was employed by him as a clerk.

Fall started with a small capital in 1885 and seemed to make money. In 1891 he was burned out with a loss of $18,000, fully covered by insurance. He immediately resumed business, but about a year later he burned out with greater loss. He had some trouble settling with the insurance companies, and the fires have since remained a matter of some comment.

In January, 1893, he made a signed statement showing total assets of $23,196.74, with total liabilities of only $1541.27, but 30 days later made a statement to the trade that his indebtedness was about $18,000, and his assets slightly under that. He asked for a general extension and later compromised his debts at 35 cents on the dollar. He made the settlement in cash and immediately resumed business, but he has not enjoyed the confidence of the trade.

Winter worked on a salary up to the time of the death of his wife, when he inherited from her about $5000, which he immediately invested in the business.

The reporter then appends the latest financial statement issued by Fall & Winter, and concludes in this fashion:

They carry a very fair stock of goods which seems to be kept in good shape, and have some accounts receivable. The real estate is found to be in the name of Julia H. Fall, wife of J. H. Fall, and is not properly an asset of the firm. What the firm may be owing in confidential channels is not ascertained, and owing to the past record of Fall authorities do not advance an estimate of the net worth of the firm.

They buy principally in New York, where it is reported that the account is not looked upon with much favor. Some houses, however, sell the account on short time and report that bills are met as agreed. The firm does not appear to be in general credit.

A. M. 8-12-'05. 2192

The reporter soon learns to use all his five senses in the search for information, and, if he is to be a real success, he must use that sixth sense called "agency instinct," which often enables a reporter to arrive at the truth though a carefully selected list of references and a number of indifferent authorities have deliberately or carelessly misled him. The good reporter is usually somewhat pessimistic, though some of the most cheerful optimists in the agency readily see the dark side of the other fellow's venture. The favorable points are thrust upon him, but he must dig, analyze, theorize and dig again to get at hidden matters that are of the most vital importance to the credit-man. Many a cheap reporter hidden away in the rural districts of the great West, or submerged in the crowds of the East, daily discovers hidden facts and reaches wise conclusions in a manner that can only be ascribed to the possession of a goodly endowment of this "instinct." The sense is indefinable, but every reporter who has ever been "on the street" knows that it exists and prays that he may be endowed with a double portion of it.

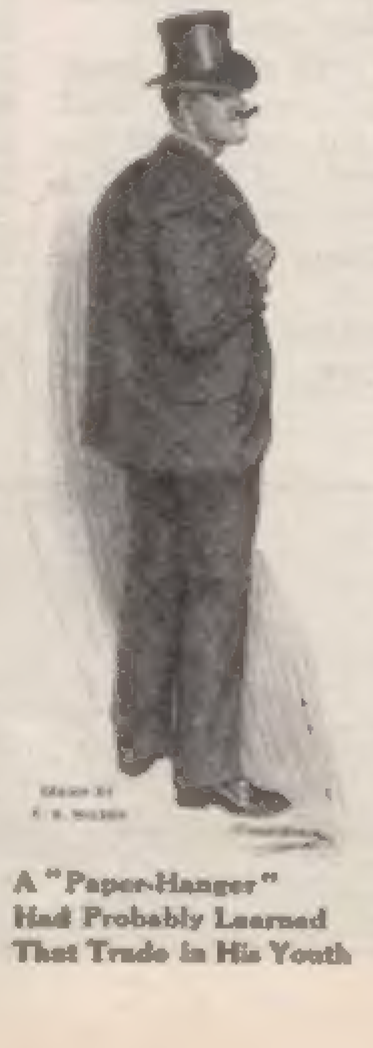
One day, while in Clinton, a certain reporter obtained a flattering statement from a firm conducting a small department store. The statement was made in all frankness, and no professional analysis of it would reveal anything wrong, but the agency instinct of the reporter convinced him that something was concealed, and he started a search. References confirmed the statement in every detail and spoke in highest praise of the firm and its successful experience. The reporter might have been excused if he had made a favorable report, but his instinct would give him no rest. After further exhaustive investigation, he was forced to the conclusion that the statement correctly chronicled the facts unless the firm was owing something for borrowed money at bank. The banker had solemnly assured him that the statement, which showed no item of borrowed money, was absolutely correct and the firm was entitled to the highest credit and confidence. Nevertheless, he returned to the bank and secured a private audience with the president.

"Now, Mr. Rocks," said the reporter, "I fear that this firm is in bad shape financially and I shall take out its rating unless I secure more favorable information than I have obtained up to date. If I withdraw the rating, creditors will pounce upon the firm and they will probably fail. You certainly know all about them, and I want you to tell me, for their sake, all you know."

"The firm is perfectly solvent," he replied.

"I do not doubt their solvency, Mr. Rocks," the reporter replied; "but it is quite currently reported on the street that your bank is carrying the firm to the extent of $20,000."

"It's a lie!" he shouted. "They only owe us $10,000!"

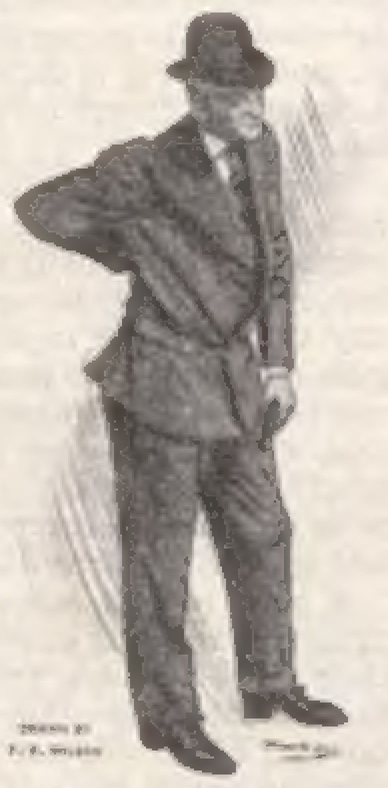


A "Paper-Hanger" Had Probably Learned That Trade in His Youth

On another occasion the reporter was revising all the reports in Joplin when he became satisfied, through the sixth sense, that the statement being made by the senior member of a certain firm was a base fabrication, and this despite the fact that all previous reports were favorable. The town was a very small one and the dealers more or less related by blood or intermarriage. There was neither bank nor attorney in the town, and the reporter decided he would have great difficulty in arriving at the truth. Pocketing the statement, he left by way of the front door and walked rapidly around to the rear of the building, where the junior partner was overhauling a threshing machine. Without mentioning his call upon the senior member, he asked for a statement of the firm's condition, and got it. A comparison of the statements was enough to convince any one that neither told the whole truth. One partner admitted indebtedness to one relative, and the other showed money borrowed from another, so that it is likely that, between them, they revealed their entire confidential indebtedness.

This same scent for trouble led the reporter to seek for and find some valuable information in Davenport some years ago. He saw a lawyer who was noted for the volume of his collection business walking down the street in company with the cashier of a large bank. He immediately surmised that they were out to collect a desperate claim, but was disappointed to see them turn into the bank. A few moments later the reporter sauntered into the bank to ask the cashier a few questions about some immaterial matter, but found that he and the attorney were in the president's private office. Shortly after the attorney left the reporter followed and watched him enter a store and remain for some time. When the attorney departed, the reporter entered and charged the merchant with owing the bank a large sum of money. This the merchant finally admitted, though both he and the banker had previously denied it.

Many persons, even old subscribers, believe that the business of the mercantile agency is confined to furnishing the ordinary commercial reports, but this is far short of the truth. The larger agencies have been doing a good business for many years with the leading life-insurance companies of the country, and some smaller agencies have devoted themselves entirely to life-insurance inspection.


A Crick in the Back May be Made to Lead Up to a Talk on Almost Any Disease

The companies require four kinds of reports, for which they are willing to pay reputable agencies as much as two dollars each. These are officially designated Inquiry in Regard to Agents, Inquiry in Regard to Medical Examiners, Inquiry in Regard to Applicant, and Death Claim Inquiry.

When about to employ an agent to solicit insurance the company is anxious to know many details as to his character; his habits, especially as to the use of intoxicating liquors; his previous occupation; his success as a solicitor, especially of life insurance; his general standing and acquaintance in the community; and some idea of his financial responsibility. The mercantile agency is frequently asked to supply this information, and does it readily and accurately.

The medical examiner occupies a very important position in life insurance, because the extent of the risk assumed by the company depends largely upon his observation and fidelity. The companies often ask the mercantile agency to state where and when the physician graduated; what his character and habits appear to be; whether or not he is in full possession of his faculties, especially of seeing and hearing; whether or not he is likely to be true to the interests of the company, or permit his report to be colored by personal friendship or other influence which it is not deemed necessary to name; and, finally, if he is the most prominent physician in the community, and if not, who is.

Life-insurance companies have lost a large amount of money by reason of fraudulent death claims and have learned to scrutinize closely all claims presented. In case of doubt the mercantile agency is asked to ascertain whether or not the insured is really dead; of what he died; the length of the last illness; the part intoxicating liquor may have played in hastening death; and the name and character of the attending physician.

By far the larger number of inquiries made by life-insurance companies are in regard to applicants for insurance. The questions asked by the various companies differ a little, but as a rule they are designed simply to discover whether the applicant is in good health, has a clean family history, and is engaged in an occupation of no more than common risk.

It is surprising, however, to see how often the occupation of the applicant is misstated. This is due to a weak desire to appear to be holding a good position, as a rule, but sometimes it is caused by the necessity of concealing a hazardous or forbidden occupation. A "restaurant waiter" in Davenport was found to be an ordinary bartender, but the saloon did serve a free lunch. A "paper-hanger" in the same city had probably learned that trade in his youth, but had not worked at it in years, and was notoriously a professional gambler. A "capitalist" in Rock Island was found to be a pauper who slept in a barn, begged his clothing, and earned an occasional meal, and more than an occasional drink, by cleaning cuspidors in a saloon. His application was for a large amount, and it is likely that it was the work of conspirators, who would have produced his dead body and claimed the money if the policy had been issued. These applications were rejected, but the applicants never learned what part the agency played, because the agency keeps all inquiries confidential, and the life-insurance companies insist that all their inquiries shall be treated so.

The companies appear to have a particular horror of any one who tends bar, and frequently ask the question: "Is there a bar on the premises, and if so, does he ever tend it?"

Every little town in the West has its "Pantorium Club," which is nothing more nor less than a shoe-shining and trouser-pressing establishment. The reporter was amused once in receiving an inquiry for the proprietor of such a club to note that old question regarding a bar upon the premises. His answer was evidently not convincing, for the company made a second inquiry in the same case, asking: "Are you *sure* there is no bar on the premises?" The reporter was sure.

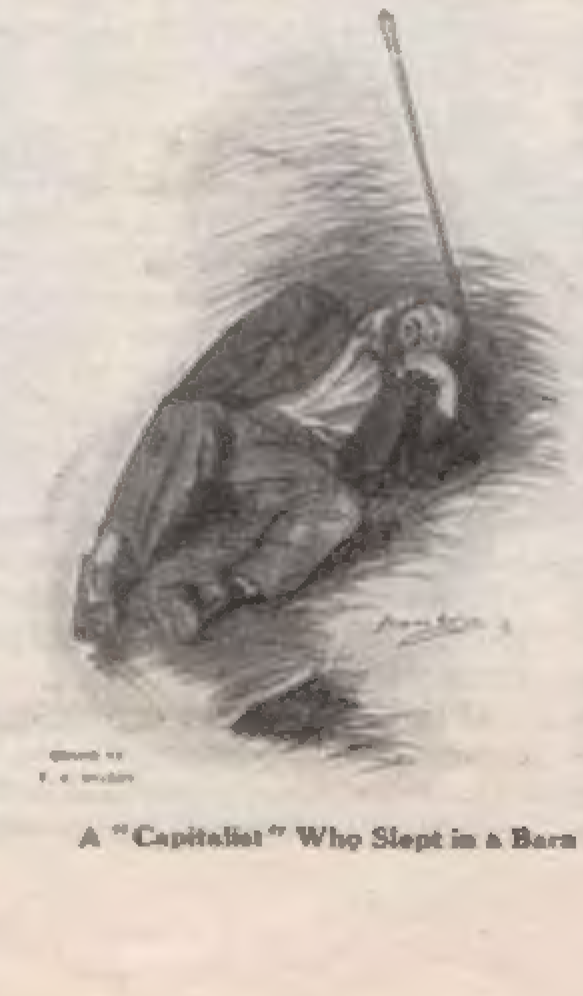
As it is necessary for the reporter to see the applicant, but conceal the real purpose of his interview, it is not unusual for him to attempt to buy or sell a horse, or a piano, or a house and lot. Sometimes he asks if it can be possible that this is the John Smith who married Abbie Brown, of Beanville, but he usually approaches the man as though he had the ordinary commercial inquiry and desired only to know his financial standing. During the interview a hollow cough by the reporter, or a stitch in the side or crick in the back, may be made to lead up to a talk on almost any disease, and the talk frequently gets the applicant to admit some things which he had previously concealed.

One of the most unusual inquiries ever handled by the reporter was that concerning a Swede employed in a factory in Moline. He had admitted in his application that he suffered from hay fever, but the examining physician had evidently reported that it was asthma. In order to arrive at the truth, the reporter was asked to learn how much and how often the applicant coughed; at what hour of the day and at what season of the year the cough was most severe; whether or not it was intermittent; and what was the condition of his general health. When it is remembered that in no circumstances must the Swede be permitted to suspect that an inquiry had been made, it becomes apparent that the reporter had a difficult task. After some thought he went to the residence of the applicant and met his wife.

"Is this Mrs. Peterson?" he asked. "I represent the celebrated French physician and surgeon, Doctor De Villiers, of Chicago. The doctor, after years of study and experiment, has discovered a cure for asthma that is not only infallible but instantaneous in its operation, and pleasant to take. He expects to open an office here in a few weeks, but wishes to obtain a few testimonials first. To this end I am looking up a few well-known cases of the disease which the doctor will be pleased to cure free of charge. I understand that Mr. Peterson has a very bad case of asthma of long standing. Will he permit the doctor to cure it without expense?"

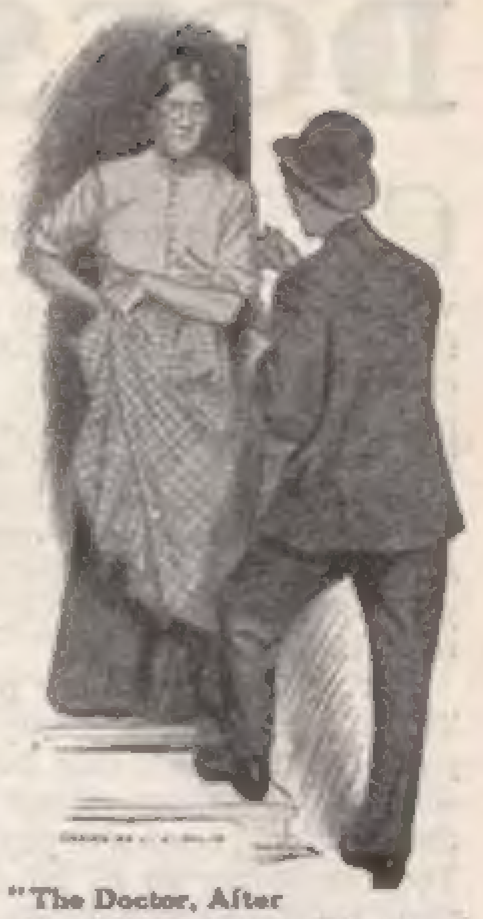
Mrs. Peterson replied that her husband had "autumnal catarrh." The reporter volunteered, if she could show a single asthmatic symptom, to throw the whole thing into a fine case of asthma and cure it on the spot with one dose of Doctor De Villiers' Infallible and Instantaneous Cure for Asthma. In an effort to uncover such symptom, Mrs. Peterson launched into a long description of the inception and history of the disease in which the reporter was fairly lost in medical terms. At the end, the reporter admitted that the case did not come in his line and declined to treat it, but the interview was not fruitless, because it showed a very bad state of health of the applicant, resulting in almost complete blindness and deafness. A few minutes later the reporter, in the guise of an employment agent, interviewed Peterson at the factory and felt sure that all his wife had said was true. The foreman of the shop stated that Peterson had not been able to work more than half time during the year, and the investigation was complete.

The reporter had an inquiry for a tailor in this same city at an earlier date, but was surprised to find that the tailor had been forced, on account of crime, to flee the city five years before. The character of the man, and the circumstances attending the inquiry, led him to believe that the tailor had conspired to defraud the company, but the policy, thanks to the report of the agency, was never issued.


A "Capitalist" Who Slept in a Barn

Of recent years fire-insurance companies have become liberal patrons of the mercantile agency, requiring, in addition to the usual commercial report, a short history of any fire loss the insured may have suffered in the past. The companies are now saving considerable loss by canceling the policy where they find evidence of repeated fires.

Insurance and trust companies sometimes ask the agency to appraise real estate upon which they are about to loan money, for which service they usually pay a fee of two dollars. The information desired includes the present and prospective value of the ground and improvements; the gross amount of rent received and the probable permanency of the demand for it. This work is rather dull, and, as the reporter never knows what representations have been made, he never knows whether or not he has revealed an attempted swindle.


"The Doctor, After Years of Study, Has Discovered a Cure that is Not Only Infallible but Instantaneous"

Those companies which bond employees find the agency offers valuable information for their guidance in issuing bonds. They want the agency to tell various facts relating to the applicant, such as his character and habits; his gross income; his style of living; the number of those dependent upon him for support, with their style of living; his proneness to gamble or speculate; his indebtedness and his net worth.

The work of the agency extends past reports on individuals and corporations which are the creatures of the body politic, and includes reports on the commonwealth itself and its various municipalities. Banking houses often wish to know the value of various municipal bonds, and ask the agency to report upon the city issuing them. Such reports must include the number of the population of the city; its assessed valuation; its bonded debt; the amount of warrants outstanding; the length of time such warrants are usually permitted to run before payment; the price at which such warrants can be sold; the past record of the city as to defaulting on principal or interest on its bonded debt.

Although the custom is probably not sanctioned by the firm, certain favored subscribers often obtain special information regarding the character, habits and financial standing of a prospective bridegroom for the edification of a thrifty bride or her anxious parents. But let it be said, to the glory of the American bride, that her inquiries almost invariably deal with the character and habits of the man, and but little interest is shown in his financial condition.

The reporter had a case in which he was asked for the ordinary report on an Allegheny merchant for the benefit of an unknown subscriber to an office located up the State. He turned out quite a complete report, beginning, "He is a married man about forty years of age," when the fact was his wife had been dead for two years. The report was issued in the usual course, but was immediately followed by a frantic telegram asking: "Are you sure he is married?" This gave the reporter his first intimation that matrimony was intended, and he hastened to assure the blushing bride that the lumberman had been an honest widower for two years. Several months later the press announced the nuptials of the happy couple.

Not long since an anxious father in Arkansas asked the agency to look carefully into the character and habits of a young man in Pittsburg who wanted to wed his daughter, much to the daughter's delight. The young man's own uncle, a prominent business man, furnished enough information to show that the young man was a worthless rake. While he knew nothing of the source of the inquiry, the uncle remarked that the young fool wanted to marry a girl in Arkansas when he was unable to support himself. The reporter has not yet received cards and believes that the engagement is broken.

Instances are known where the agency has been asked to assist a puzzled congregation to choose a pastor. Such inquiries are likely to deal with his age; the size of his family; his present salary; his style of delivery; his success in the pulpit; his success in pastoral work; and such other matters as may appear to various members of the committee having the matter in charge.

These various inquiries are answered by the mercantile agency and the information is furnished usually with commendable accuracy and always most exact impartiality. What other fields it will cover, if aught remain to be conquered, perhaps time alone will tell.

DOES FREE EDUCATION PAY?

A Diagnosis and a Prescription

By Arthur Twining Hadley

President of Yale University

COMPULSORY education is not a matter about which educators themselves have very much to say. It is settled for them by outside conditions—chiefly by child-labor laws. If you prohibit children from working in factories or in shops or even in their homes, you must find some place to take care of them. The school is the only available place. Therefore, as long as this prohibition lasts, whether the limit be ten years or twelve or fourteen, you must compel the children to go to school.

During the compulsory period education must be free. This is a practical necessity, if not a theoretical one. If you prevent a poor man from enjoying the profits of his children's labor, you cannot successfully impose upon him the additional burden of paying the cost of their schooling. You can hardly go so far as to compel him to pay for their textbooks without giving just ground of complaint. The burdens of a man with a large family are so great that it is neither equitable nor politic to increase them.

Beyond the limit set by the child-labor laws the case is different. It becomes a matter of choice whether the children go to school; and the majority do not. There is no logical necessity for giving free education to the children who choose to go to school. There are some reasons for it, there are other reasons against it. During the last fifty years the public has been more impressed by the former group of reasons than by the latter. A man who has raised a large family of children is an object of public approbation; people therefore wish to lighten his burdens instead of increasing them. Those who value higher education most are often least able to pay for it; and by confining it to the rich you may confine it to those who will be unable to appreciate it. The exclusion of the poor from high-school courses may tend to create class distinctions, both in school and in professional life; and this is a thing which it is the object of democracy to avoid. As a result of these considerations, free high schools have been multiplied and improved more rapidly than any other part of the American educational system. Although the increase of attendance at the common schools has been moderate, the increase of attendance at high schools has been enormous. Nor has the influence of these arguments stopped with the high schools. It has been felt in scarcely less degree by our colleges and universities. They have been helped both by public taxation and by private endowment. Although there are few colleges where education is absolutely free, there are still fewer where the pupil pays the full expense of his instruction, or anything like it. Not less marked than this increase in pecuniary support has been the increase in the number of college students. The percentage of growth of American colleges in the last generation has been less than in the high schools, but it has been decidedly greater than in the common schools.

Poor Lawyers and Rich Mechanics

THIS movement has not ceased. But certain evils are making themselves felt which may cause a reaction, or, at any rate, a change of direction, in the immediate future. In our desire to throw the learned professions open to all, we are creating what the Germans call a learned proletariat—a body of citizens who are making a poor living as lawyers or clerks, instead of making a good living as craftsmen or machinists. In our desire to put higher education within the reach of those who value it but cannot afford it, we have encouraged people to study classics and mathematics who do not value these things at all, but take them simply because they are offered free. To teach this large body of pupils who are studying what they do not really want, we employ a large number of teachers who have no special aptitude for the work of instruction. Instead of offering careers to a small group of men and women who can do good service at high rates, the American educational system calls for a large group of men and women to do indifferent service at low rates. The increased demand for school and college teachers has not been attended by an increase in salaries, but in many grades of school and college work by a diminution. Nor is it possible to see how this evil can be avoided so long as our school and college boards are dominated by the ideal of giving a moderate degree of culture to as large a number of citizens as possible.

It is worse than useless to attract men into the teaching profession by university fellowships, and then leave them to starve. Such a policy has precisely the opposite effect from that which its advocates intend. It draws into the ranks of college instructors a number of men of the type who will choose whatever calling is made easiest for them at the start. This creates an artificially stimulated competition for places as teachers—the surest means of driving teachers' salaries down below the level which a first-rate man needs and demands. It makes the profession of the teacher a harbor for the improvident rather than a prize for the competent.

It is easier to analyze the existing situation than to predict what will be done or prescribe what ought to be done. The plan which seems most promising is to substitute technical training for a part of the broader general education which is now given in the high schools and colleges.

Wherever we can introduce efficient technical training we can charge proper fees for it; lightening the load upon the taxpayer, increasing the interest of the pupil, and raising the compensation of the teacher. For, whatever may be true of the system of general education, it is beyond doubt that a good system of technical education can be made to pay a large part of its cost. Though the teachers in a technical school usually receive somewhat higher salaries than teachers of corresponding grade in a high school or a college, the superior zeal of the pupils and the greater homogeneity of their needs and demands make it possible so to organize the courses of instruction that the teacher's economic efficiency is increased much more than in proportion to the difference in salary.

A System Based on Common-Sense

THE fees for such education may sometimes constitute a burden upon the student; but the effect of technical instruction on the earning power is so obvious that this is a burden which is cheerfully assumed and for which it is comparatively easy to make provision. There are, of course, some kinds of technical education which are commercially unprofitable, especially in a school which is more concerned to maintain high standards than to secure large fees. But with all these exceptions, good technical education can be made to pay for itself much more nearly than good general education.

If it can once be recognized that technical education should become practically universal, and that people can well afford to pay a certain amount to get such education for themselves or for their children, the cost of our system of general education can be greatly reduced. Not merely because some of the children who now go to the high school or the college would go to a technical school instead. This reduction in numbers, though an appreciable part of the effect, would not be the chief one. The development of a really good technical school system should result in relieving our high schools of some of the most expensive and least efficient parts of their present work. To-day, in order to meet the varied demands of all the pupils who want to go to our high schools, we have a great variety of courses which are supposed to prepare for commerce or trade. These courses are not quite specialized enough to serve the purpose of a technical education. They simply attract to the high school, by a rather illusory promise of technical training, a number of pupils who do not care for the general course of study and can get comparatively little profit from it. If it were frankly recognized that it would be better for the public to have these students go into a technical course at once, instead of studying a year or two longer in the high school, the regular high-school courses could be made so much more compact and so much reduced in number that we could have better teaching at less expense, and pay high salaries to a small force of instructors instead of low salaries to a large one.

And what is true of the high school in this respect is measurably true, also, of the college. I do not mean that we should ever go back in either college or high school to the fixed curriculum of ancient times. Different kinds of pupils get at their studies by different methods. We have to recognize these differences of mental habit and provide for them. But we can fully meet the needs of these separate classes of minds without teaching so many separate subjects as we do at present. Once let the technical school come to its true place in our educational system, and we can drop from our high schools and colleges a great many of the so-called "practical" courses, which usually cram the pupil with facts that he will have to unlearn in after life, and are really the most unpractical thing we have.

If these ideas were carried out we might expect to see our educational system divided into three parts:

1. *A universal common-school education.* This would occupy the years in which child-labor was prohibited. During this time school attendance should be compulsory and teaching should be free.

2. *A system of technical education which should be practically universal.* This result would be reached, not by making it compulsory upon any one, but by making its advantages obvious to all. For the more mechanical trades this period of technical education should begin immediately after the close of common-school education, and be made comparatively brief. For others, like those of the technologist, the engineer, the physician or the lawyer, it would begin at a later period and continue longer. Fees would be charged, not only for the purpose of making this part of our system as nearly self-supporting as possible, but with the view of stimulating the application of the pupils and increasing the salaries of the teachers.

3. *An opportunity for advanced general education which should fill the time, if any time existed, between the close of the common-school period and the beginning of technical study.* This higher education, under the proposed system, would not be either universal or gratuitous. We should encourage students to pursue it only so far as they really cared for it; and as a help in deciding this question we should make a reasonable charge for such education, instead of offering it free of cost.

For help in this movement we must look to private gifts rather than to public taxes. If people tax themselves for education, they usually want to have that education offered free, and are likely to care more for the increase in its quantity than for the improvement of its quality. Private gifts can be made to correct this error in two ways. They can be used to start new experiments in technical education, which involve loss at first, but are intended to become nearly self-supporting in the end; or they can be so applied as to increase the compensation of the teaching profession and make it attractive to the men of the future.

A good private school or college can always do some things for which it knows that the public will pay because their value has been proved by the test of time. It also desires to do some other things which are more experimental, and which will not pay at the start, even if they are going to pay in the end. It is most important that they should have the opportunity for the latter kind of work as well as for the former. Confine our schools to the old lines of assured success and you put a stop to all progress; but give them an endowment which can be used for the initiation of wise experiments and you enable them constantly to enlarge their field of activity and the influence of those who have them in charge. Every university, or technical college, or large academy which has a disposable endowment fund available for those experiments has a power of adapting itself to public needs and of anticipating those needs for the future which no other institution can command.

Don't Let the Good Men Starve

TO DIRECT these experiments successfully you must have good men; and if you want good men you must have endowments which will keep them from starvation. This does not mean that the income from such endowments should always be directly appropriated to the salary list. They may be used to give a professor more assistants, who shall relieve him of the burden of teaching duties and enable him to supplement his salary by work as an expert or a writer. They may be given in the form of increased facilities for research and publication, which enable him to increase his reputation and improve his position in the world at large. They may be given in the form of special grants for investigation, which the professor can enjoy in addition to his regular work, or in the form of special lectureships, which will serve as prizes in their several lines.

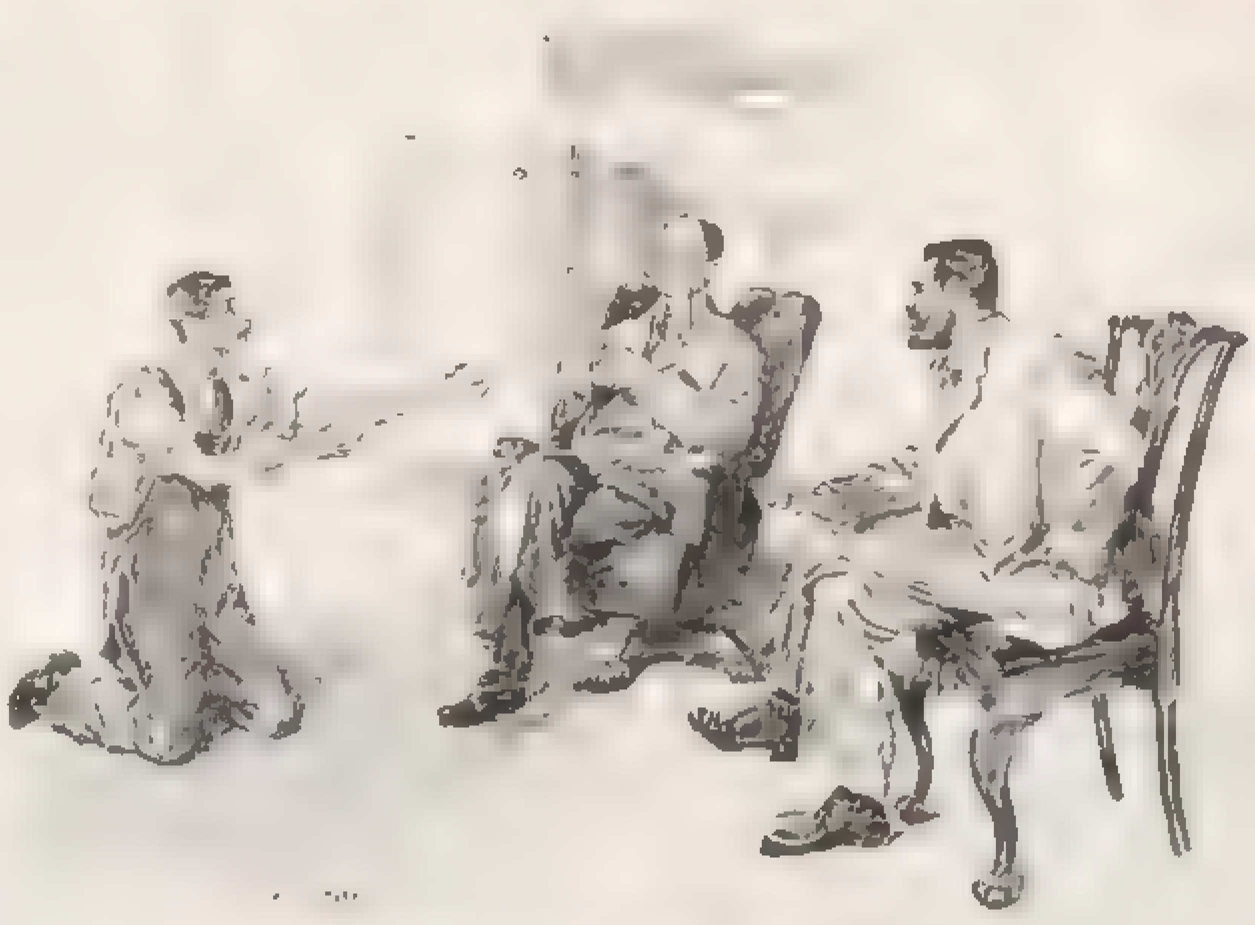
The main thing is to give the leaders in education some rewards which make the career attractive socially as well as intellectually, and thus draw into its ranks the men who can do progressive work or organize it successfully. Even though the direct value of the particular investigation or the particular lectureship may be comparatively small, the indirect value as a reward of effort and a stimulus to progress is great.

The danger to the teaching profession due to the scarcity of such rewards is more serious than most people understand. The men who are already in it will continue to work partly from love of the work and partly because they cannot help themselves. But the spectacle of unrewarded devotion is not always calculated to stimulate ambitious men in the next generation to follow in their footsteps. Here, perhaps, even more than in the establishment of new technical courses, is the opportunity for private endowments to do their best work.

SEEKING INVESTMENT

The Water in the Stock, and the Water in the Wages

By GEORGE CARLING



"Mr. McGregor, I Tell You My Woman's Bin Sick"

TRY the law!" said Odell. "If you can't break a man any other way, you can do it by law—if you're ready to pay the price."

Odell was not a voluble man, but his remarks seldom needed explanation or repetition. They generally came as sharp as a bullet from a rifle, and as directly to the mark; but this time I did not catch his meaning, and told him so.

"Straitson makes a specialty of his patent hay-rakes, does he not?"

"He makes practically nothing else," I answered.

"There's a lot of old patent rights among our papers, Mr. Dubble. Hunt up something that antedates his—that covers a hay-rake of some kind—anything will do. Then sue him for infringement, and carry it up till you swamp him."

I gazed at him silently for a few moments; then he went on.

"It'll be an easy job. Straitson's at the critical point most young business men reach, where a fast-growing business, no matter how profitable, gets ahead of the capital. The majority of them never weather that point—unless they call in outside help quickly—and that Straitson won't do. A heavy lawsuit will down him. He can spare no money for costs, and I take it that you're ready to throw in ten or twenty thousand."

I leaned back in my chair in bewilderment at the bluntness and—er—even brutality, as it seemed for the moment to me, of his suggestion, and before I could make any reply Odell was called away, so I settled down to argue it out with myself.

In my efforts to develop the Lorsford Implement Works, of which I now possessed almost the entire amount of stock, I had become deeply impressed with the importance of making some combination with Straitson. He was owner of a factory at Hoppel Falls, eighty miles north of Toonsville. Both of us were making hay-rakes—of different patterns, of course—and it was very evident that if one of these machines was thrown out, and our manufacturing facilities and energies confined to one style only, the machines could be built much more economically, and a considerable saving be also effected in the distribution. But Straitson had refused to entertain any proposition for combining, and had also declined a fair offer to sell out.

It was this condition of affairs which called forth Odell's suggestion. He was secretary of the Lorsford Implement Works, and naturally enthusiastic about their development.

I argued to myself this way: "Economic progress has ever been pitiless in its sacrifices. The wishes of the few must give way before the welfare of the many. Here are the farmers, hard-working, industrious and frugal, who ought to have these supplies at as low a figure as the enterprise and skill of the manufacturer can reduce them. And here is Straitson, stubbornly blocking the way to a substantial saving of cost."

So I began to look for a patent to serve my purpose.

The old proprietor of our works, Lorsford, had been rather careless in his purchase of such things. Some had proved to be of value, but many were worthless. It was among the latter, however, that we found one upon which we concluded we could carry out our plan. It antedated Straitson's patent by some months, and described some kind of a rake—not in any way similar to his. Still, as Odell said, our opinion was not evidence. The courts were established to decide upon difference and similarity.

So I instructed our lawyers to commence suit against Straitson for infringement of this patent, calling for an accounting of the profits. While the lawyers were preparing the preliminary papers, I got Tilson to go over to Hoppel Falls for a few days. He had a slight acquaintance with a man who worked in Straitson's shipping-room, and, by adroit management, he obtained from this fellow a list of the dealers who handled their goods—also, of all the customers to whom they had shipped direct during the previous year. This cost me a couple of hundred dollars—at least Tilson said it did, but it's surprising how little dependence can be placed on men in such matters. However, it was worth that, and much more, for I caused circular letters to be addressed to all these customers, telling them of the commencement of the suit and notifying them that, as the Straitson rake was an infringement upon ours, we should look to them for royalties. This was only business.

Certainly this was a severe blow to Straitson, for, of course, the dealers would not handle his goods excepting under a satisfactory guarantee against all liability—and this was a pretty heavy proposition for a man of limited resources. Furthermore, it headed him off from obtaining any outside capital, if he attempted at last to do so.

But he put up a stubborn fight, engaging excellent talent to defend his case. We secured two of the keenest, shrewdest practitioners whom we could find, and, although we had no hope of gaining our suit, our men knew how to conduct it satisfactorily. At the trial they introduced every technical point which could be brought in and wrangled over, and took numerous exceptions to the judges' rulings, thus piling up a mass of material for an appeal to a higher court. It was all very expensive, as, of course, such matters always are, but I consoled myself with the thought that Straitson had to meet as big a load as myself—that his checks had to be just as large, while his bank-account was but a fraction of what I could command.

So the months passed, and we were drifting along toward the second trial, when Odell came into my office hastily one afternoon, exclaiming:

"The fight is over, Mr. Dubble!" And he laid the Hoppel Falls Daily Item before me. A prominent article stated that Straitson had disappeared—that he had raised all the cash he possibly could, and decamped, leaving his creditors to settle matters between themselves.

It was an unfortunate ending to his career. He was a bright, energetic young man, and if he had accepted my offers, and not stood in the way of the great wheels of progress, he might now have been a prosperous and useful citizen.

My patience and perseverance brought their reward. The creditors took their affairs into court, and in due time the plant was sold under its order. There was but little competition in the bidding, and when I had secured the whole thing, and figured out the totals, I found that my law-costs had proved a very satisfactory investment.

So at last matters were in the shape I wanted them, and when Rainsford asked me cheerfully what I was going to do with it all, my elation was so great that I perhaps overstepped my usual caution and told him all my plans. True, he was my wife's father, and held a small block of stock in the Lorsford Implement Works, so, of course, he was directly interested in the matter.

"Rainsford," said I, "I'll make these the biggest implement works in the country! I'll start up the Straitson plant at once, and with the two small shops here"—I had bought these months before—"and our Lorsford plant, there is capacity for handling thirty-five hundred men."

"How about the capital, Dick? What are you going to do about that?"

"I'll put in every drop of water that the thing will possibly hold!"

"You can put in one hundred to one," he retorted with a laugh. "Nobody will kick till you try to sell stock."

"I don't mean anything unreasonable, Rainsford. Now listen! These four plants have cost me $900,000. Then there has been some expense. I've also been buying up a lot of patent rights. I don't know that they are good for anything in the way of manufacturing, but they didn't cost much and they are good things to talk about and call assets and write stock upon. You can't deny that!"

He nodded knowingly, and I continued:

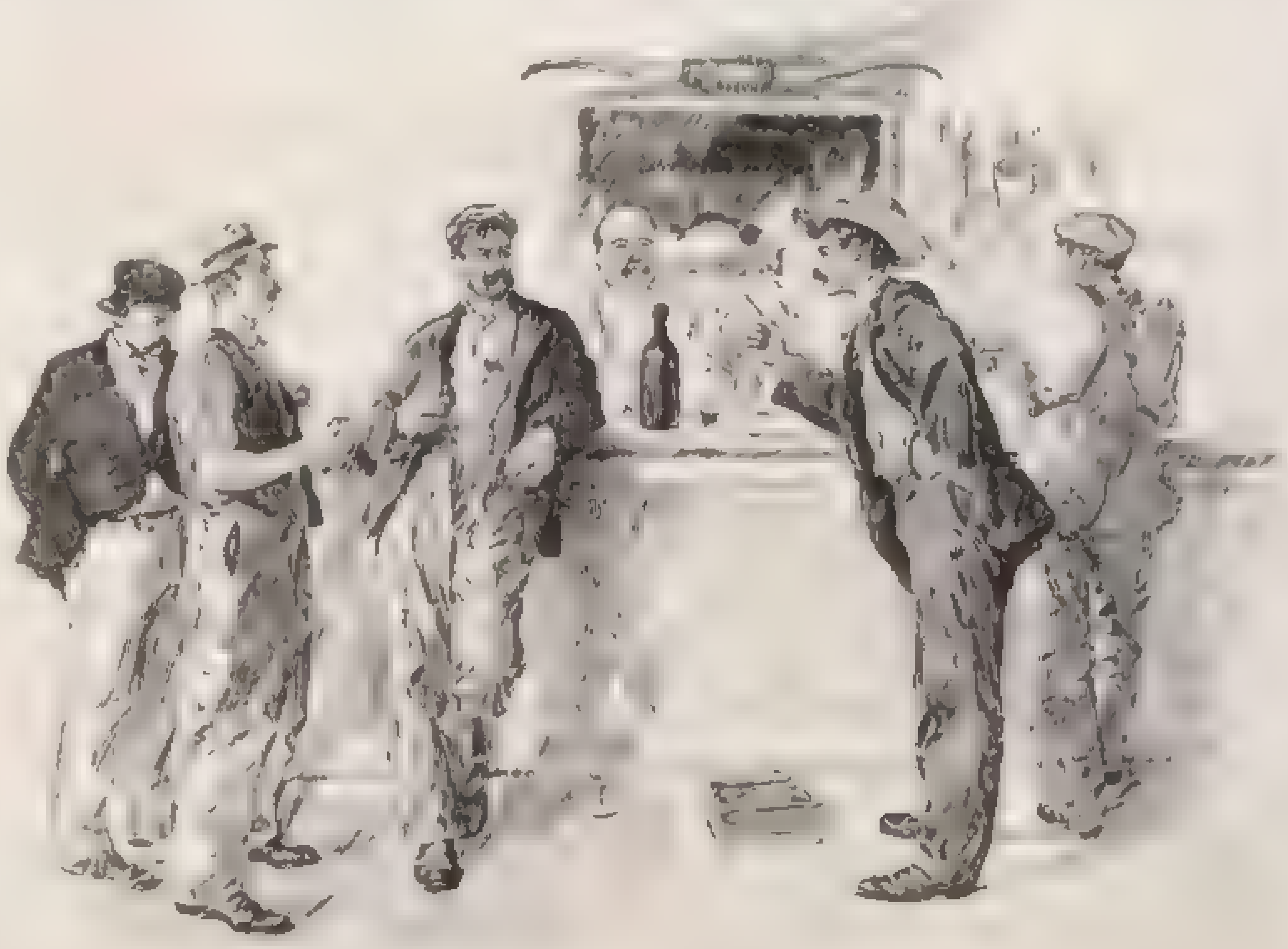
"It all foots up, in round figures, to nearly a million. Now, I propose to bring the four plants under one company, and capitalize at ten millions."

"It won't do, Dick! You can do that in car lines, or gas companies—wherever you have a big franchise—but you'll never float manufacturing stock as wet as that."

"I intend to show a dividend on that ten millions before offering one share to the public."

He stared at me in evident surprise, then shook his head doubtfully: "This thing isn't possible!"

"It is possible!" I said vehemently, even slapping the table in my earnestness. "It is possible! There are but two or three lines of manufacture that are run to-day anywhere near their limit of earning capacity. In all others there are loose ends somewhere. Either the plants are badly planned, or the equipment is not the most efficient, or else the labor is poorly handled. I'll put a few hundred thousand more into this, and I'll make it a model plant and show a profit on ten millions."



"Those Who Ain't Pounding on a Bar Over These Ideas are Going to Vote the Good Old Ticket Their Fathers and Grandfathers Voted"

"There's such a thing as going too far that way, Dick."

"Those are my plans, Rainsford. I own, now, three-fourths of the Lorsford stock and the other three plants outright. I am determined to go on with all this, but I don't wish to force you. You've got $100,000 in Lorsford, and if you don't agree with these plans heartily, I'll willingly buy you out—but I don't want you to go out, Rainsford! The Good Book says: 'Cast in thy lot among us; let us all have one purse.'"

"I don't intend to go out, Dick, my boy; I've plenty of confidence in you. Go ahead, and I'll stay with you!"

"I'm heartily glad of that," said I fervently. "I must have a few of the best men with me, and you are one of them. Odell is a good man—a very useful man, indeed; and I've secured a treasure, I believe, in McGregor."

"Who's he?"

"He was superintendent of the Straitson factory, and, from what I've seen and heard of him, I consider him a more valuable acquisition than even the factory itself."

"Is he the big, black-bearded man who was in here talking with you yesterday? I caught a remark of his, Dick, which struck me rather forcibly."

"What was that?"

"I don't know what brought it up, but he said: 'There's no man living and working in any capacity but can do a little more than he is doing?'"

"Yes, that's McGregor!" I said with a laugh. "And I guess he means it and lives up to it, too!"

A few days after this I went over to Hoppel Falls with McGregor, to see about the reopening of the works there.

"I don't know much about financing," said McGregor; "it's never been in my line. Give me a good gang, and a proper plant, with up-to-date equipment, and I'll give you all the profit there is in the goods — every cent!"

"I'm disposed to be liberal about the equipment," I said. "I thoroughly appreciate the importance of that, and my intention is to consolidate all these factories into one big plant at Toonsville. Of course, in the mean time, it is understood that you take general supervision of them."

"That's putting your eggs all in one basket, Mr. Dubble," he quietly remarked. "If a big fire should occur at Toonsville, you would be crippled entirely, until you could rebuild. That's worth thinking about, but far more important is the fact that if you bunch your men together you can't handle them so well. They fraternize too much. Put your three Toonsville plants into one yard, and leave this alone—making additions here as business demands. Then you can play one off against the other."

"But there's a saving of expense in running them all together, Mac."

"That saving is small compared with the saving you can make in wages. Now, for instance, your Toonsville foundrymen are getting at least ten per cent. more than we've been paying here. You'd like to reduce that, wouldn't you?"

"Certainly, but that means a fight. They're strongly organized."

"That's it!" he retorted savagely. "And that's what we must always look out for. Now, our foundry here in Hoppel Falls has good capacity. Suppose I at once get a crew on and start up? As soon as we are in good running order here, you put your Toonsville men up against a ten per cent. cut. They'll strike, of course, and you at once send your patterns over here. We make the castings and ship them back. Then you give out information freely that you will move all your works over here. That'll put the tradespeople on your side and scare the rest of your hands thoroughly. Then you can jump on to the other little plants the same way. You can work this thing, Mr. Dubble, so that, inside of a year, the Toonsville plant, as well as this, will be an open shop. By butting one against the other, you can adjust the pay in good shape."

I soon made up my mind that McGregor was right. In fact, his plan showed very bright possibilities of development. I therefore closed my mouth, absolutely, as to my plans for increasing the Toonsville works. I decided to bring the men into proper subjection first, and nothing would do that so effectively as to keep them guessing.

During the next few weeks I reorganized the four plants into one corporation, under the title of The Etna Implement Company—capital, ten millions: one million in six per cent. preferred stock, and nine millions common. A bonus of nine shares of common went with every share of preferred, and, as I had furnished almost the entire capital, I, of course, took almost the entire stock issue in payment for my interests. Rainsford and Lorsford each held a small block, and I invited the former to take the presidency. Our organization was completed by the appointment of myself as vice-president, and Odell as secretary and treasurer.

Then I began to act on McGregor's suggestion regarding the men. A notice of a twelve per cent. reduction to the foundrymen was posted at the Toonsville Works, followed by a howl of defiance from them and they went out. I was ready for this, and the same day shipped a carload of patterns to Hoppel Falls. McGregor jumped his men on to them at once, and was soon shipping back castings. I stood in well with our local papers—I always took care to do that—and they commented piteously on my announced intention to move all the work to the Falls. There was great consternation at this. The loss of the three factories, employing together nearly two thousand hands, would be a grievous blow to our little town.

When the foundrymen had cooled down and dispersed somewhat, I tackled the hands in the small tools shop, cutting them ten per cent. Although some quit, the larger part stayed on. They were mostly old hands with families, and many had homes partly paid for. To them leaving this shop meant leaving the town, for I controlled the only employment open to them here. At the first talk of a strike I had ordered several freight cars to be put on the siding and announced that I would ship the machines at once to the Falls—and the men gave in without a struggle.

The beauties of McGregor's scheme developed as the months passed along. I closed up the two smaller plants at Toonsville, sending some of the men to the Falls, and taking the others into the big shop. Then we reopened the foundry and hired any man who came along—union or non-union—and soon had an efficient force at the reduced rates. When I had got this plant figured down pretty fine, McGregor tackled the wood-workers at his end with a rousing cut. He bluffed them with the threat that if they made any difficulty we should move everything over to Toonsville and consolidate all the work at that point.

"When a man's ways please the Lord, he maketh even his enemies to be at peace with him." We kept the men guessing and uncertain; and when the first year closed, both plants were running peacefully, both were open shops, and the scale of wages at Toonsville was brought down to as low a level as that at Hoppel Falls.

Altogether, I was well satisfied. And as we plunged into the new year, Mac showed no cessation of ability and resource.

He was tireless in my interests, indefatigable when it came to devising new ways of making a better showing in the factory. He would split one into halves, and then split the half that had not gone into our profits into quarters and the quarters into eighths.

One day he said to me:

"Those lumpers are getting too much, Mr. Dubble. We can drop them to twelve cents an hour."

I looked at him doubtfully. "That's getting it down pretty fine, McGregor—seven-twenty a week!"

"It's enough!" he retorted savagely. "Every cent they get over a bare subsistence goes for drink. We may as well have that as the rum-sellers. It's better for the men, too."

This was the first time I had ever heard him say anything about the men's welfare. "I suppose you are right as to that, Mac. Do you think you can carry it out?"

"Sure of it! I'll tackle the Falls plant first."

There were about three hundred of these laborers at that end—unskilled workers, of course, many of them foreigners. They had no union, but when we posted our notice reducing the pay from sixteen to twelve cents, they went out in a body. Mac telegraphed an order to a Chicago agency for three hundred strike-breakers, and two days after they arrived on a special train. There was some trouble at first—fights and stone-throwing, and little matters like that — but we provided our new men with quarters in the grounds for a couple of weeks, and after that things went on quietly as before. Later, our Toonsville laborers gave in without a struggle.

I was looking over the balance-sheet with Odell at the end of the second year when Rainsford came in. I could not help showing my elation. "You remember my prediction as to paying a dividend on the common stock, two years ago?" I inquired.

"I certainly do," he answered.

"And it's certainly done!" I retorted. "The regular profits are more than enough to pay the dividend on the preferred stock, and we've effected a saving on the pay-roll sufficient to pay five per cent. on the common."

"Impossible!"

"Nevertheless it's done, Rainsford. We've carried three thousand hands the past year—the average cut has been three dollars per week for each man, or a total of nearly four hundred and fifty thousand dollars."

"And never had a strike!"

"Nothing serious. Of course, there has been a running fight right along, and there will probably continue to be—but that's what Mac lives for."

"That's about what he said to me yesterday."

"What did he say?"

"I made some remarks about the excellent condition of our factories, and he said: 'Mr. Rainsford, it may be so, but I never see the things which are right—my training for fifteen years has been to see only the things which are wrong. That's all I'm ever looking for.'"

It was not long before he saw something wrong.

"Mr. Dubble," he said to me one morning, "there's something going on among the union men. I suspect they're gettin' the others into line."

"Is there no way, Mac," I inquired, looking keenly at him, "of getting next to them—of finding out what goes on at their meetings?"

"There is! One of the men has been detected in stealing brasses and some small tools—he's recording secretary of the Ironworkers' Union, and if you wait here a little while you'll see that he accepts an engagement to become *my* secretary also."

McGregor telephoned out to the mill, ordering the man, Coombs, to come to the office. In a few moments he appeared. I'd noticed him before around the yards, an insignificant and rather under-sized man. Although he did not look to me as though he expected to be accused of theft, he was ill at ease—as, indeed, was any man whom McGregor called to the office.

"Coombs," said the superintendent, in a harsh, resonant voice, "you've been stealing from the company! We've got brasses back from Cohn's junk-shop, and an officer's on the way to your house now with a search warrant."

The suddenness and savageness of the charge extinguished the trifling show of courage and self-respect the man possessed. He turned gray—livid.

"Mr. McGregor," he gasped, throwing out his arms appealingly, "you won't push me for this! It wasn't but a little I took, an' I'll make it good, s'help me God, I will! I was hard up—awful hard up. The woman's been sick an' I couldn't make the wages meet nohow! There's been a doctor to pay, med'cine to get, an' five children to look out for—an' all out o' eight dollars a week!"

He was looking now with terrified intensity into McGregor's eyes—looking for one little gleam of relenting pity. And thus looking he saw nothing which could afford him the slightest hope—nothing to relieve the horror and tenseness of his situation. He dropped on his knees and upon them worked toward the superintendent's chair, grasping the arm convulsively:

"Mr. McGregor, I tell you my woman's bin sick—she's sick now—an' it'll kill her if you send me up! I didn't think of doin' wrong—it seemed so little—and I needed the few dimes—Oh, God! how I needed them!"

"The evil bow before the good, and the wicked at the gates of the righteous." It was a pitiful scene, and I think that if I had been handling the man I might have been weak enough to have given him a dollar and sent him back to his job. But McGregor was unmoved.

"You're secretary of the union?" he demanded.

"I am. And what will they think of me?"

"You can go back to work," continued McGregor, "if you obey my orders."

"Go back to work? Obey your orders?" repeated the man in astonishment. He leaped to his feet, stammering out protestations of gratitude and docility, the tears starting from his eyes.

"You know where I live," the superintendent continued. "I shall expect to see you there to-night with the records of the union."

For a full half minute the man stood there speechless. The hunted, terrified look returned. "For the love of Heaven, Mr. McGregor, ask me something else! I dasn't do that! I dasn't! They'd kill me if they found it out! I can't play traitor to them—I'd as lief go to jail!"

"It's your choice," retorted McGregor grimly. "Go back to work now and think it over. If I don't see those records to-night you go to jail in the morning."

Coombs tottered toward the door, when McGregor stopped him.

"And hark you, Coombs, don't think you've got time to skip out, because I mean to have you, Coombs! I'll spend a thousand dollars myself, and the company will spend another, to bring you back. Now go!

"Now," continued McGregor, as I watched the man unsteadily crossing the yard, "if you want to know what the union is planning, you'd better come around to my rooms this evening."

"I don't think I'll come around," I said slowly. "You can get all the information he's got."

Next morning McGregor greeted me hastily: "It's gone a little further than I thought. They're signing a good many of the non-union men, and they're figuring on all acting together—the metal-workers and the wood-workers and all of them. They are forming a Trades Council."

"Did you get the names of the leaders?"

"Yes, but we can't do much with them, I guess, without bringing on trouble."

"Wouldn't it be best," I inquired after a pause, "to precipitate that trouble at once?"

"They're in communication with the men at Hoppel Falls, and without doubt they understand each other so well now that they'll act together at both plants."

"Sympathetic strikes, eh?"

"That's their move, sure!"

"Can't we buy their leaders, Mac?"

"Probably. I want to smash these fellows, and I don't want to stop production one hour. But I'll *never* run a union shop. If I can't be boss, absolutely, I'll turn out and scrape gravel!"

I knew well that he meant this, and it all added to the gathering trouble. If I compromised with the men I should lose the best superintendent I'd ever known.

I was talking over the matter with Odell next morning when he remarked: "I expect Thorne is stirring them up a good deal."

"Thorne?" I puzzled over the name. It sounded familiar, but I could not place the man. "Who is Thorne?"

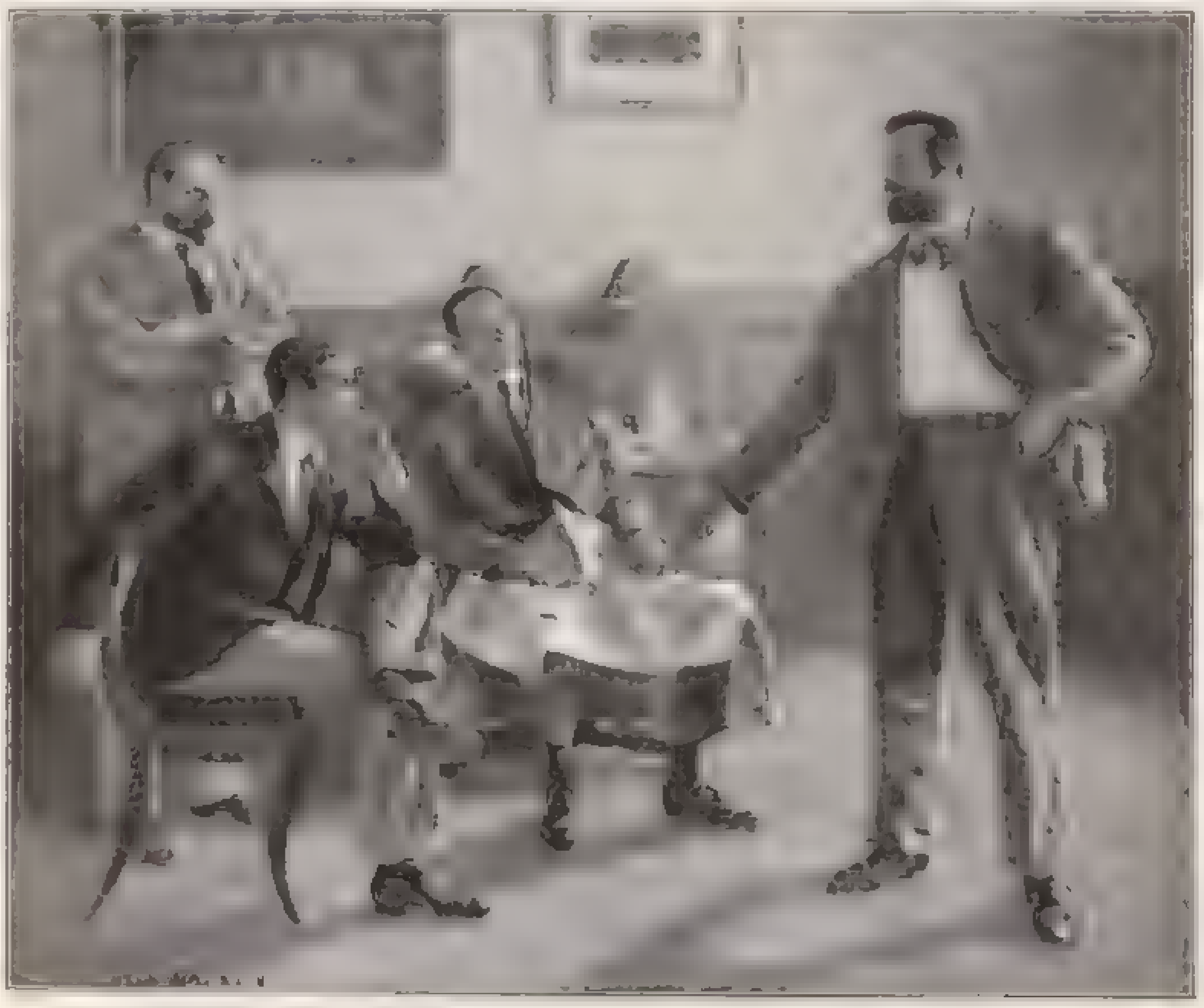
"He's the Congressional candidate on the new Labor ticket."

"He's an outrageous and libelous demagogue!" sputtered Rainsford, who had just entered the room. He was very red in the face, and he slammed a newspaper against the desk as he spoke. "Here's the full report of his speech at Lincoln Hall last night. Listen to this:

"'The Etna Implement Company requires an annual profit of $500,000 to pay the dividend on its entire stock issue. Should they pay six per cent. only on the actual cash paid in, they would require but $60,000, so that they are, in some way, earning $440,000 more than the capital fairly and honestly calls for.

"'Now this company, like thousands of others, is not a Trust. It has no monopoly on its products; it has to sell in open competition, and this large profit is not made by means of correspondingly high prices for its output, but is made by extorting from the wage-earners a large amount of work at smaller rates of pay. Some saving is no doubt made in their expense account by reason of the consolidation, but the larger part of that $440,000 is wrung from the men, who are compelled to work for lower wages than before any stock was issued.

"'How is it earned? By what process is it stolen from you men? It's as plain as the sun in the heavens. When McGregor took hold, the total pay-roll was about thirty-seven thousand dollars per week. Within a year it was reduced to less than twenty-nine thousand dollars! That reduction paid a five per cent. dividend on the entire issue of common stock—stock which had been given away for absolutely nothing! In these works there are over five hundred laborers receiving but seven dollars and twenty cents a week—twelve cents an hour—men with families to support, cut down to this rate, in order that the shareholders should have ten times as much as is their due!'"


"Solid Vote! Go into the Shops and Ask the First Dozen You Meet How They'll Vote"

I glanced over at McGregor.

"Good ad. for me, Mr. Dubble!" he said with a laugh."

But Rainsford was furious. "You seem to take it rather flippantly, Mr. McGregor," he said sternly. "Listen:

"'Look at this!' (Here Mr. Thorne flourished a common stock certificate issued by the Etna Implement Company.) 'This is what those men call one hundred dollars and offer as Capital—a partner with your labor, entitled to a share of the profits—of no more value or cost than a common advertising handbill! It cost nothing, it is worth nothing. But there are ninety thousand of them issued which never contributed one cent toward the plant. Ninety thousand which they are paying dividends on—thirty for every man on the pay-roll! And mark this, men! Every one of you is paying out of your wages five dollars on each one of them -one hundred and fifty dollars a year for every man in the works!

"'Beside this worthless bond a counterfeit bill is almost spotless. That has but a short life—is soon detected, and is instantly put out of existence. Its reign of harm is quickly ended This legalized monstrosity, issued under a charter from the Sovereign State of New Jersey, is never-ending in its disastrous effects. As long as you're a workingman you're taxed by this; and when you die, and the man who owns this dies, your son will continue paying the tax, and his son will continue spending it!'

"There, McGregor," said Rainsford hotly, "you may call that a good ad. I denounce it as a libel! Our duty—to our stockholders and ourselves—imperatively demands that we stop this fellow at once!"

I'd never seen Rainsford so hot. Presently I said:

"Rainsford! You've seen lots of such stuff as that before, but this impresses you particularly because our company is used as an illustration. It amounts to nothing. Two-thirds of the men who heard that could not understand the points—and the remainder didn't believe them. It's just empty campaign talk."

"Far from being empty, Richard, it is full of promise for this fellow Thorne. I'm told that he is carrying the workingmen with him in a solid body!"

McGregor gave a very palpable snort, and Rainsford wheeled on him sharply:

"I tell you, McGregor, you underrate this matter entirely! Can you, for a moment, suppose that men will hear such incendiary talk as this and not do some thinking? Listen!——

"'At the Chicago Conference on Trusts it was stated, on reliable authority, that the amount of stocks and bonds issued by all the Trusts amounted to eight thousand million dollars, although the intrinsic value of all their property was less than two thousand million, the difference—the stupendous sum of six thousand million—being simply printed paper, claimed by these men to be capital, upon which they are hungrily reaching for dividends—which must be earned, in great part, by their hundreds of thousands of sorely driven employees.

"'No company can possibly treat its men fairly and honestly that starts out with such dividend obligations as most of them do. Think of that six thousand millions of water,with a working capital of just one-fourth!'"

"Mr. Rainsford," said McGregor steadily, "I've been with workingmen all my life, and I know them. Those figures and statements come glibly enough from Thorne, but the men do not fit the facts together in their own minds. I'll bet there are not ten per cent. of his hearers who could to-day, clearly and intelligibly, repeat his arguments. By to-morrow they'll be still more hazy, looking upon the whole thing as a bid for votes."

"And he'll get them, too!" asserted Rainsford. "I've watched him close, and believe he'll get the workingman's solid vote in this district!"

McGregor stepped forward, his eyes flashing: "There has never been any such thing as a solid Labor vote! It would be a keen and terribly effective tool if these fellows ever had sufficient sense to pick it up and use it—but they haven't! The men stand together in the unions and butt against each other at the polls. They'll starve themselves and their families in sympathetic strikes, and then slash each other's candidates in the primaries. They're shoulder to shoulder against their employers and jiu jitsu over their franchises! Solid vote! Go into the shops or street and ask the first dozen you meet how they'll vote. You won't find one who's thinking of his own affairs, but they're all slopping over for the good of the country. They've got all the big party slogans rippling off their tongues, because they sound important. 'Free raw material' is of more importance to them than freedom from pinching economy, 'Home Trade' a bigger thing to talk about than home comfort and sufficiency. The iniquity of the 'other party' is more appalling to them than Thorne's guff about the iniquity of the mortgages on their wages. The Panama Canal is more worthy to engage the Titanic intellects of these brawny sons of toil than the alimentary canals of their families!"

It was McGregor who was now worked up, and we looked at him in some little wonderment, as, with flashing eyes and a great scorn in his tones, he went on:

"Those who ain't pounding on a bar over these ideas are going to vote the good old ticket their fathers and grandfathers voted—or, if they can't boast any fathers, they're making their own record: 'Threw my first vote for Lincoln, b'gosh, an' ain't never changed it sence, an' ain't a-goin' ter!' If they took up politics as they do their union matters, we might feel as though we ought to get busy, but there's no fear of that—their leaders'll head all that off!"

"Why?"

The question came from Odell, quick, sharp and imperative.

"Odell," responded McGregor, "the union leaders well know that the moment they allow political discussion to get into the meetings, they're up against a proposition which will cause certain dissension and disruption!"

"Then why can't we, ourselves, make use of that condition?" demanded Odell.

"You've got something back of that, Odell," said Rainsford eagerly. "What is it?"

"Suppose I found a man—active and influential in the union—who would introduce resolutions in their meetings to support Thorne in a body?"

"That's a slashing good idea!" said Mac, after staring at the wall for a few moments. "A first-rate idea—if you can get the right fellow!"

"I think I can," asserted Odell.

"How much?" I inquired.

"Well, of course, I haven't spoken to him yet, and so don't know his price. You all know Seldon?"

We nodded, and McGregor added: "Seldon would do if you can buy him. He's been very active in their new Trades' Council, and has been over to Hoppel Falls drumming up union matters at that end. Yes! He's got influence—lots of it!"

"He won't overdo it?" inquired Rainsford anxiously—"won't pull his crowd together so well as to send this Thorne to Washington?"

"That wouldn't be his job at all, Mr. Rainsford. His contract would be to get these union fellows mixed up, and fighting for their various parties—eh, Odell?"

"Certainly. I should have that thoroughly understood."

Odell told me afterward that he knew the bait to use for Seldon. The man was ambitious, and just then had a chance to buy a partnership in a small door and sash factory. He needed a thousand dollars, and Odell agreed to pay him that sum if he would carry out our plan, and especially break up the understanding between the Toonsville men and those at the Hoppel Falls shops.

Seldon proved to be clever and diplomatic. He first interested a few others in the idea of combining for Thorne, and, having thus got sufficient backing, he introduced a motion in his own lodge to support the Labor party candidate in a body. There was some strife and dissension, but he won out. Then the other lodges comprising the Trades' Council rebelled. As McGregor predicted, they were furious at the idea that any of the fellows should arrange anything about the way they should vote—should lay a finger on their precious franchise! In the mean time, Seldon had gone over to the Falls. He was in the matter heart and soul now—bound to win his reward. He showed the men there the decision of his lodge to vote as one man, and made several speeches, urging them to join in, but they jeered at him and declared they were independent voters, finally threatening to run him out of town.

"Mischief shall come upon mischief, and rumor shall be upon rumor." We got the local papers in both towns to comment on the matter in such a way as to excite still more bitterness among the men. I made an adroit move by contributing a hundred dollars to Thorne's campaign fund, stating in an open letter that I was in favor of legislation which would bring capital and labor into better relations. This was interpreted into an understanding between Thorne and myself—and he was suspected of treachery. Altogether, there was strife and bitterness—much discussion and, I fear, much drinking. And, through it all, McGregor, watchful and eager for every chance, discharged the leading union men, as he could make opportunities, leaving the rank and file still more demoralized.

Seldon got his thousand dollars. Apart from the service he had been to us, it was worth the money to get so strong and aggressive a man out of the Trades' Council. And, of course, when he became a boss his views on labor matters changed.

Thorne's vote was cut to pieces. Personally, we cared little or nothing about his election or non-election. If he had gone to Washington, he'd have had a very different audience for his ridiculous views. But one of the old standard parties brought in their man—a safe man, "one," as Rainsford cheerfully said, "whose only knowledge of water was confined to the chaser which followed his whisky."

LADY BALTIMORE

By OWEN WISTER

Author of The Virginian

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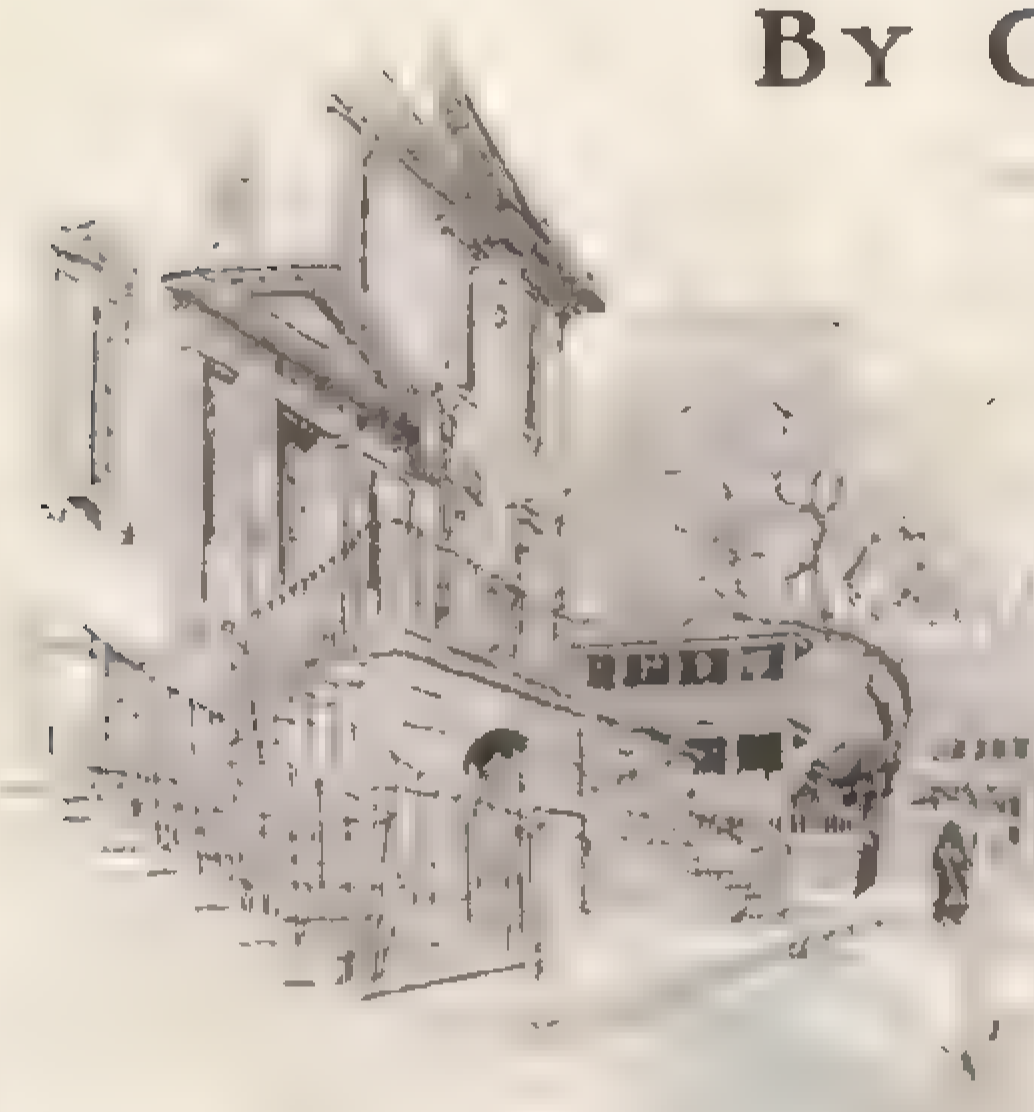


In Quiet South Place

III – KINGS PORT TALKS

OF COURSE I had at once left the letters of introduction which Aunt Carola had given me; but in my ignorance of Kings Port hours I had found everybody at dinner when I made my first round of calls between half-past three and five—an experience particularly regrettable, since I had hurried my own dinner on purpose, not then aware that the hours at my boarding-house were the custom of the whole town.* To-day, having seen in the extra looking-glass, which I had been obliged to provide for myself, that the part in my back hair was perfect, I set forth again, better informed.

As I rang the first doorbell another visitor came up the steps, a beautiful old lady in widow's dress, a cardcase in her hand

"Have you rung, sir?" said she, in a manner at once gentle and voluminous.

"Yes, madam."

She nevertheless pulled it again. "It doesn't always ring," she explained, "unless one is accustomed to it, which you are not."

She addressed me with authority, exactly like Aunt Carola, and with even greater precision in her good English and good enunciation. Unlike the girl at the Exchange, she had no accent; her language was simply the perfection of educated utterance; it also was racy with the free censoriousness which civilized people of consequence are apt to exercise the world over. "I was sorry to miss your visit," she began (she knew me, you see, perfectly); "you will please to come again soon, and console me for my disappointment. I am Mrs. Gregory St. Michael, and my house is in Le Mairé Street,† as you have been so civil as to find out. And how does your Aunt Carola do in these contemptible times? You can tell her from me that vulgarization is descending, even upon Kings Port."

"I cannot imagine that!" I exclaimed.

"You cannot imagine it because you don't know anything about it, young gentleman! The manners of some of our own young people will soon be as disheveled as those in New York. Have you seen our town yet, or is it all books with you? You should not leave without a look at what is still left of us. I shall be happy if you will sit in my pew on Sunday morning. Your Northern shells did their best in the bombardment—did you say that you rang? I think you had better pull it again; all the way out; yes, like that—in the bombardment, but we have our old church still, in spite of you. Do you see the crack in that wall? The earthquake did it. You're spared earthquakes in the North, as you seem to be spared pretty much everything disastrous—except the prosperity that's going to ruin you all. We're better off with our poverty than you Just ring the bell once more, and then we'll go. I fancy Julia -I fancy Mrs. Weguelin St. Michael—has run out to stare at the Northern steam yacht in the harbor. It would be just like her. This house is historic itself. Shabby enough now, to be sure! The great-aunt of my cousin, John Mayrant (who is going to be married next Wednesday to such a brute of a girl, poor boy!) lived here in 1840, and made an answer to the Earl of Mainridge that put him in his place. She was our famous Kings Port wit, and at the reception which her father (my mother's uncle) gave the English visitor, he conducted himself as so many Englishmen seem to think they can in this country. Miss Beaufain ‡ (as she was then) asked the Earl how he liked America; and he replied, very well, except for the people, who were so vulgar. 'What can you expect?' said Miss Beaufain; 'we're descended from the English.' Mrs. St. Michael is out, and the servant has gone home. Slide this card under the door, with your own, and come away."

She took me with her, moving through the quiet South Place with a leisurely grace and dignity at which my spirit rejoiced; she was so beautiful, and so easy, and afraid of nothing and nobody!

In the North, everybody is afraid of something: afraid of the legislature, afraid of the trusts, afraid of the strikes, afraid of what the papers will say, of what the neighbors will say, of what the cook will say; and most of all, and worst of all, afraid to be different from the general pattern, afraid to take a step or speak a syllable that shall cause them to be thought unlike the monotonous millions of their fellow-citizens; the land of the free living in ceaseless fear! Well, I was already afraid of Mrs. Gregory St. Michael. As we walked and she talked, I made one or two attempts at conversation, and speedily found that no such thing was the lady's intention: I was there to listen; and truly I could wish nothing more agreeable, in spite of my desire to hear further about next Wednesday's wedding and the brute of a girl. But to this subject Mrs. St. Michael did not return. We crossed Worship Street and Chancel Street, and were nearing the East Place where a cannon was being shown me, a cannon with a history and an inscription concerning the "war for Southern independence, which I presume your prejudice calls the rebellion," said my guide. "There's Mrs. St. Michael now, coming round the corner. Well, Julia, could you read the yacht's name with your naked eye? And what's the name of the gambler who owns it? He's a gambler, or he couldn't own a yacht—unless his wife's a gambler's daughter."

"How well you're feeling to-day, Maria!" said the other lady with a gentle smile

"Certainly. I have been talking for twenty minutes." I was now presented to Mrs Weguelin St. Michael, also old, also charming, in widow's dress, no less in the bloom of age than Mrs. Gregory, but whiter, and very diminutive. She shyly welcomed me to Kings Port. "Take him home with you, Julia. We pulled your bell three times, and it's too damp for you to be out. Don't forget," Mrs Gregory said to me, "that you haven't told me a word about your Aunt Carola, and that I shall expect you to come and do it." She went slowly away from us, up the East Place, tall, graceful, sweeping into the distance like a ship. No haste about her dignified movement, no swinging of elbows, nothing of the present hour!

"What a beautiful girl she must have been!" I unconsciously murmured aloud.

"No, she was not a beauty in her youth," said my new guide in her shy voice, "but always fluent, always a wit. Kings Port has at times thought her tongue too downright. We think that wit runs in her family, for young John Mayrant has it; and her first-cousin-once-removed put the Earl of Mainridge in his place at her father's ball in 1840. Miss Beaufain (as she was then) asked the Earl how he liked America; and he replied, very well, except for the people, who were so vulgar. 'What can you expect?' said Miss Beaufain; 'we're descended from the English.' I am very sorry for Maria—for Mrs. St. Michael—just at present. Her young cousin, John Mayrant, is making an alliance deeply vexatious to her. Do you happen to know Miss Hortense Rieppe?"

I had never heard of her.

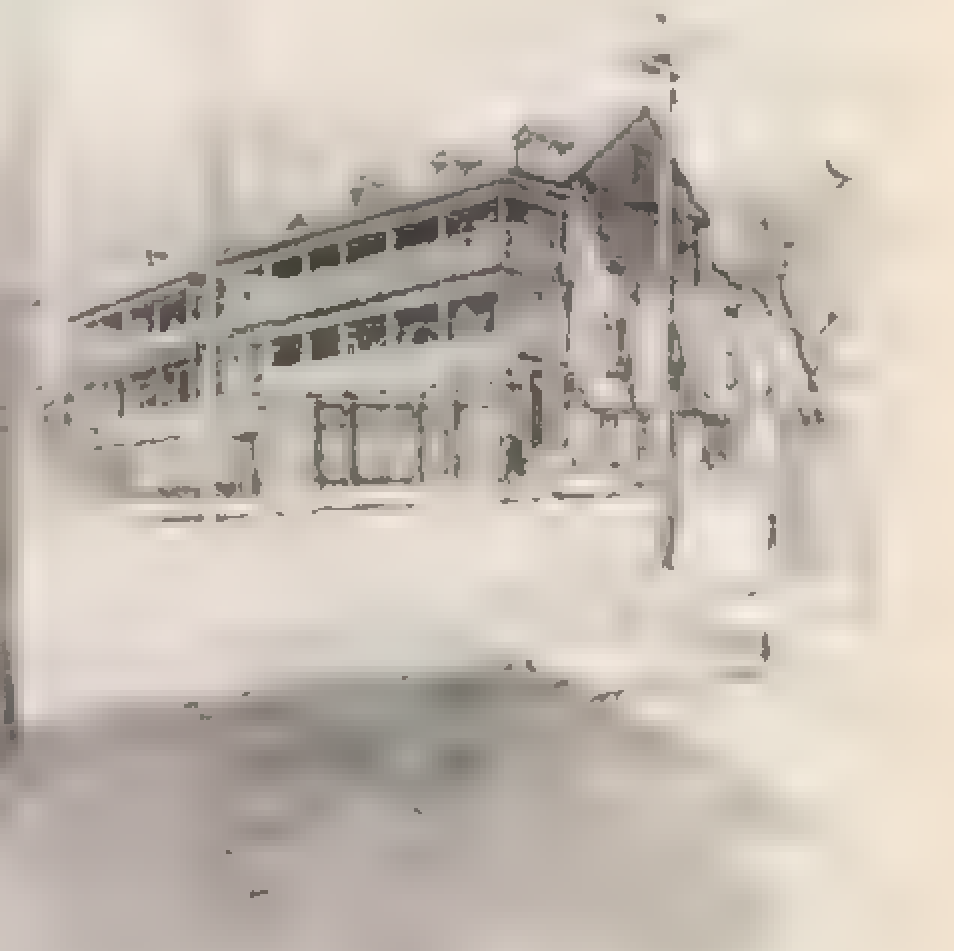
"No? She has been North lately. I thought you might have met her. Her father takes her North, I believe, whenever any one will invite them. They have sometimes managed to make it extend through an unbroken year. Newport, I am credibly informed, greatly admires her. We in Kings Port have never (except John Mayrant, apparently) seen anything in her beauty which Northerners find so exceptional."

"What is her type?" I inquired.

"I consider that she looks like a steel wasp. And she has the assurance to call herself a Kings Port girl. Her father calls himself a general, and it is repeated that he ran away at the battle of Chattanooga. I hope you will come to see me another day, when you can spare time from the battle of Cowpens. I am Mrs. Weguelin St. Michael, the other lady is Mrs. Gregory St. Michael. I wonder if you will keep us all straight?" And smiling, the little lady, whose shy manner and voice I had found to veil as much spirit as her predecessor's, dismissed me and went up her steps, letting herself into her own house.

The boy in question, the boy of the cake, John Mayrant, was coming out of the gate at which I next rang. The appearance of his boyish figure and well-carried head struck me anew, as it had at first; from his whole person one got at once a strangely romantic impression. He looked at me, made as if he would speak, but passed on. Probably he had been hearing as much about me as I had been hearing about him. At this house the black servant had not gone home for the night, and if the mistress had been out to take a look at the steam yacht, she had returned.

"My sister," she said, presenting me to a supremely fine-looking old lady, more chiseled, more august than even herself I did not catch this lady's name, and she confined



"Shabby Enough Now, to be Sure"

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* Note. These hours, even since my visit to Kings Port, are beginning, alas, to change. But such backsliding is much condemned.

† Note. Pronounced in Kings Port Lamarree.

‡ Note. Pronounced in Kings Port Bow*fayne*.

herself to a distant, though perhaps not unfriendly, greeting. She was sitting by a work-table, and she resumed some embroidery of exquisite appearance, while my hostess talked to me.

Both wore their hair in a simple fashion to suit their years, which must have been seventy or more; both were dressed with the dignity that such years call for; and I may mention here that so were all the ladies above a certain age in this town of admirable old-fashioned propriety. In New York, in Boston, in Philadelphia, ladies of seventy won't be old ladies any more; they're unwilling to wear their years avowedly, in quiet dignity by their firesides; they bare their bosoms and gallop egregiously to the ballrooms of the young; and so we lose a particular graciousness that Kings Port retains, a *perspective* of generations. We happen all at once, with no background, in a swirl of haste and similarity.

One of the many things which came home to me during the conversation that now began (so many more things came home than I can tell you!) was that Mrs. Gregory St. Michael's tongue was assuredly "downright" for Kings Port. This I had not at all taken in while she talked to me, and her friend's reference to it had left me somewhat at a loss. That better precision and choice of words which I have mentioned, and the manner in which she announced her opinions, had put me in mind of several fine ladies whom I had known in other parts of the world; but hers was an individual manner, I was soon to find, and by no means the Kings Port convention. This convention permitted, indeed, condemnations of one's neighbor no less sweeping, but it conveyed them in a phraseology far more restrained.

"I cannot regret your coming to Kings Port," said my hostess, after we had talked for a little while, and I had complimented the balmy March weather and the wealth of blooming flowers; "but I fear that Fanning is not a name that you will find here. It belongs to North Carolina."

I smiled and explained that North Carolina Fannings were useless to me. "And, if I may be so bold, how well you are acquainted with my errand!"

I cannot say that my hostess smiled; that would be too definite; but I can say that she did not permit herself to smile, and that she let me see this repression. "Yes," she said, "we are acquainted with your errand, though not with its motive."

I sat silent, thinking of the Exchange.

My hostess now gave me her own account of why all things were known to all people in this town. "The distances in your Northern cities are greater, and their population is much greater. There are but few of us in Kings Port." In these last words she plainly told me that those "few" desired no others. She next added: "My nephew, John Mayrant, has spoken of you at some length."

I bowed. "I had the pleasure to see and hear him order a wedding cake."

"Yes. From Eliza La Heu;* my niece; he is my nephew, she is my niece on the other side. My niece is a beginner at the Exchange. We hope that she will fulfill her duties there in a worthy manner. She comes from a family which is schooled to meet responsibilities."

I bowed again; again it seemed fitting. "I had not, until now, known the charming girl's name," I murmured.

My hostess now bowed slightly. "I am glad that you find her charming."

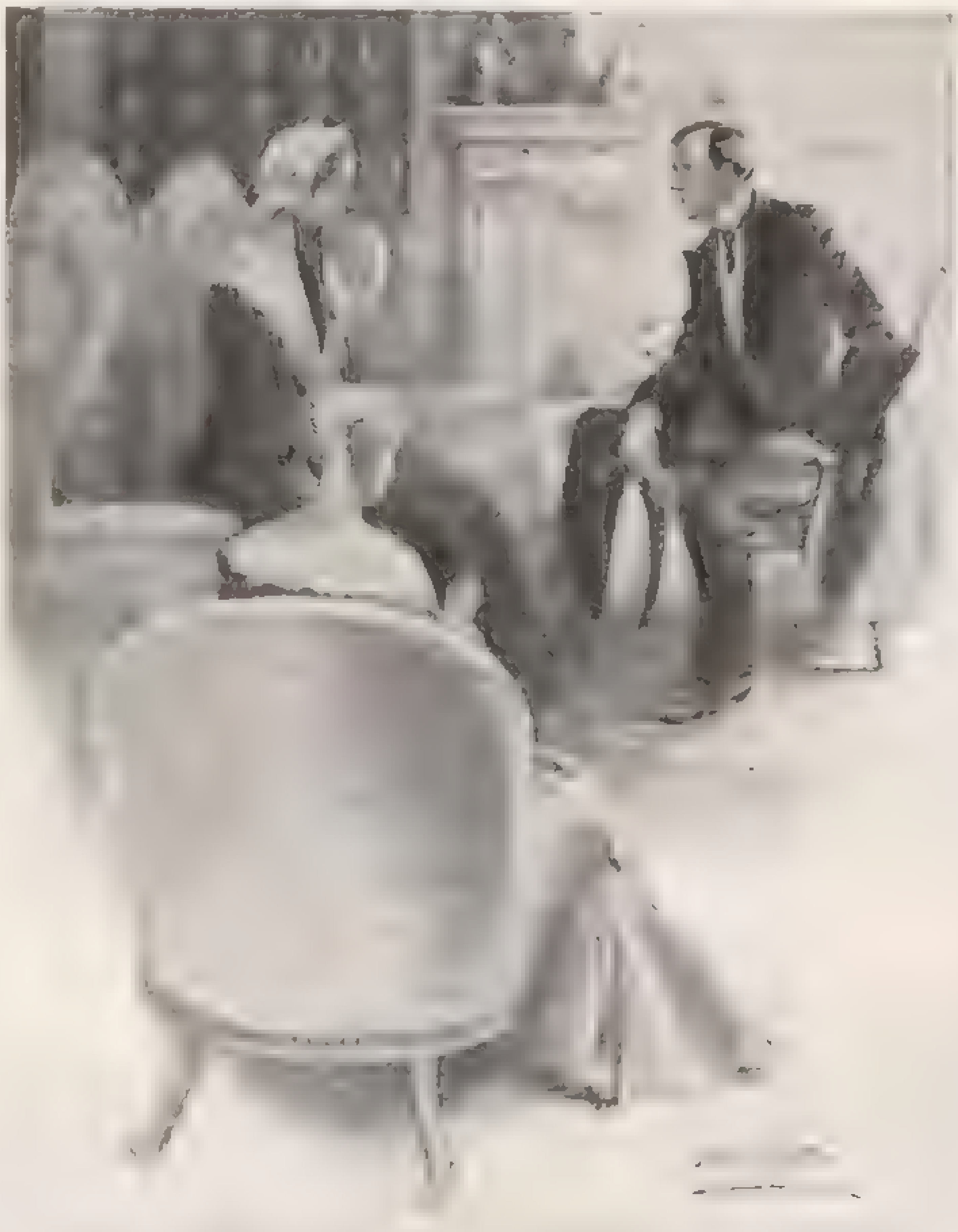
"Indeed, yes!" I exclaimed.

"We, also, are pleased with her. She is of good family—for the up-country."

Once again our alphabet fails me. The peculiar shade of kindness, of recognition, of patronage, which my agreeable hostess (and all Kings Port ladies, I soon noticed) imparted to the word "up-country" cannot be conveyed except by the human voice—and only a Kings Port voice at that. It is a much lighter damnation than what they make of the phrase "from Georgia," which I was soon to hear uttered by the lips of the lady. "And so you know about his wedding cake?"

"My dear madam, I feel that I shall know about everything."

Her gray eyes looked at me quietly for a moment. "That is possible. But although we may talk of ourselves to you, we scarcely expect you to talk of ourselves to us."



I Cannot Say that My Hostess Smiled, but I Can Say that She Did Not Permit Herself to Smile, and that She Let Me See this Repression

Well, my pertness had brought me this quite properly! And I received it properly. "I should never dream——" I hastened to say; "even without your warning—I find I'm expected to have seen the young lady of his choice," I now threw out. My accidental words proved as miraculous as the staff which once smote the rock. It was a stream, indeed, which now broke forth from her stony discretion. She began easily. "It is evident that you have not seen Miss Rieppe by the manner in which you allude to her—although, of course, in comparison with my age, she is a young girl." I think that this caused me to open my mouth.

"The disparity between her years and my nephew's is variously stated," continued the old lady. "But since John's engagement we have all of us realized that love is truly blind."

I did not open my mouth any more; but my mind's mouth was wide open.

My hostess kept it so. "Since John Mayrant was fifteen he has had many loves; and for myself, knowing him and believing in him as I do, I feel confident that he will make no connection distasteful to the family when he really comes to marry."

This time I gasped outright. "But—the cake!—next Wednesday!"

She made, with her small white hand, a slight and slighting gesture. "The cake is not baked yet, and we shall see what we shall see." From this onward until the end a pinkness mounted in her pale, delicate cheeks, and deep, strong resentment burned beneath her discreetly expressed indiscretions. "The cake is not baked, and I, at least, am not solicitous. I tell my cousin, Mrs. Gregory St. Michael, that she must not forget it was merely his phosphates. That girl would never have looked at John Mayrant had it not been for the rumor of his phosphates. I suppose some one has explained to you her pretensions of birth. Away from Kings Port she may pass for a native of this place, but they come from Georgia. It cannot be said that she has met with encouragement from us; she, however, easily recovers from such things. The present generation of young people in Kings Port has little enough to remind us of what we stood for in manners and customs, but we are not accountable for her, nor for her father. I believe that he is called a general. His conduct at Chattanooga was conspicuous for personal prudence. Both of them are skillful in never knowing poor people—but the Northerners they consort with must really be at a loss how to bestow their money. Of course, such Northerners cannot realize the difference between Kings Port and Georgia, and consequently they make much of her. Her features do undoubtedly possess beauty. A Newport woman—the new kind—has even taken her to Worth! And yet, after all, she has remained for John. We heard a great deal of her men, too. She took care of that, of course. John Mayrant actually followed her to Newport."

"But," I couldn't help crying out, "I thought he was so poor!"

"The phosphates," my hostess explained. "They had been discovered on his land. And none of her New York men had come forward. So John rushed back happy." At this point a very singular look came over the face of my hostess, and she continued: "There have been many false reports (and false hopes in consequence) based upon the phosphate discoveries. It was I who had to break it to him—what further investigation had revealed. Poor John!"

"He has, then, nothing?" I inquired.

"His position in the Custom House, and a penny or two from his mother's fortune."

"But the cake?" I now once again reminded her.

My hostess lifted her delicate hand and let it fall. Her resentment at the would-be intruder by marriage still mounted. "Not even from that pair would I have believed such a thing possible!" she exclaimed; and she went into a long, low, contemplative laugh, looking not at me, but at the fire. Our silent companion continued to embroider. "That girl," my hostess resumed, "and her discreditable father played on my nephew's youth and chivalry to the tune of—well, you have heard the tune."

"You mean—you mean——?" I couldn't quite take it in.

"Yes. They rattled their poverty at him until he offered and they accepted."

I must have stared grotesquely now. "That—that—the cake—and that sort of thing—at his expense?"

"My dear sir, I shall be glad if you can find me anything that they have ever done at their own expense!"

I doubt if she would ever have permitted her speech such freedom had not the Rieppes been "from Georgia." I am sure that it was anger—family anger, race anger—which had broken forth; and I think that her silent, severe sister scarcely approved of such breaking forth to me, a stranger. But indignation had worn her reticence thin, and I had happened to press upon the weak place. After my burst of exclamation I came back to it. "So you think Miss Rieppe will get out of it?"

"It is my nephew who will 'get out of it,' as you express it."

I totally misunderstood her. "Oh!" I protested stupidly. "He doesn't look like that. And it takes all meaning from the cake."

"Do not say cake to me again!" said the lady, smiling at last. "And—will you allow me to tell you that I do not need to have my nephew, John Mayrant, explained to me by any one? I merely meant to say that he, and not she, is the person who will make the lucky escape. Of course, he is honorable—a great deal too much so for his own good. It is a misfortune, nowadays, to be born a gentleman in America. But, as I told you, I am not solicitous. What she is counting on—because she thinks she understands true Kings Port honor, and does not in the least—is his renouncing her on account of the phosphates—the bad news, I mean. They could live on what he has—not at all in her way, though—and besides, after once offering his genuine, ardent, foolish love—for it was genuine enough at the time—John would never——"

She stopped; but I took her up. "Did I understand you to say that his love was genuine *at the time?*"

"Oh, he thinks it is now—insists it is now! That is just precisely what would make him—do you not see?—stick to his colors all the closer."

"Goodness!" I murmured. "What a predicament!"

But my hostess nodded easily. "Oh, no. You will see. They will all see."

I rose to take my leave; my visit, indeed, had been, for very interest, prolonged beyond the limits of formality—my hostess had attended quite thoroughly to my being entertained. And at this point the other, the more severe

(Continued on Page 36)

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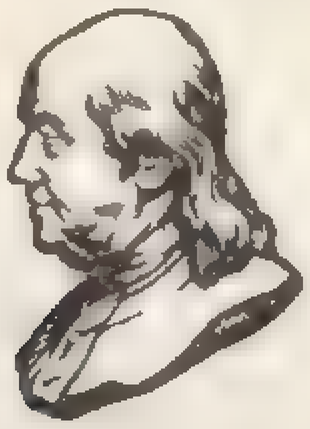
* Note—Pronounced *Laybew*.

THE SATURDAY EVENING POST



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Keep an Ear to the Ground

FIVE years ago it was almost impossible to arouse general interest in the large questions of finance and industry. To-day the least educated are talking freely and intelligently about these questions, and are eagerly increasing their store of knowledge of them.

The new developments in finance and industry—the vast potentialities from concentration—came very suddenly. Only the most alert or those accidentally at a good view-point had any conception whatever of the tremendous revolution. The mass of the people continued to attend to their own little enterprises, unconscious that they had developed from factors in a neighborhood to factors in a world. But gradually the awakening came. The people are sitting up—are beginning to take notice. They see the pipe-line between their portals and the big barons far away in New York

Soon there will be results. Politicians will do well to get their ears to the ground. They will soon be able to hear something which they can ill afford to miss.

Why Whiskers?

LE GAULOIS' earnest and exhaustive inquiry into mustached men's reasons for wearing mustaches is attracting world-wide attention. More than half the men thus far interrogated say frankly that they do it "to please the ladies"; only a few hide behind the ancient pretext that it saves the trouble of shaving—as if an energy that can scrape the large expanse of jaws and jowls would faint before the light task of two dashes at the upper lip! In fact, the further the inquiry is pursued, among all nations, the truth will stand out, which we all, smooth and bearded, know *a priori*: that the mustached men think they look prettier, and think the ladies think so, too; also, that the smooth-faced men may not be unduly exalted, be it said of them that they clean their faces because they think them thus at their best for the delectation both of their owners and of the ladies.

As it is a vital part of our duty to give as little offense to each other's eyes as possible, who will chide man for putting so much time and thought on such questions as Whiskers or No Whiskers? And if Whiskers, how much and why?

Silk Purses and Sows' Ears

IT NEEDED no Chicago professor of education to tell us that our American way of reverencing the self-made man merely because he is self-made rests upon a fallacy. Half a century ago Oliver Wendell Holmes likened this popular idol to a house which one of his neighbors had raised without aid of architect or builder. It did well enough for shelter and warmth, said the autocrat, but its walls were out of plumb and its structure generally was not of the kind that lasts—to say nothing of the charms of good looks. A generation ago Andrew Carnegie was declaiming against the college graduate, but the twentieth century finds him cheerfully shelling out tons of millions for higher education in Scotland and America.

Neither is the case wholly explained by Professor Butler's statement that modern competition is too keen for the untrained genius. In all countries and times the chase of the main chance has been a keen sporting contest. A generation ago the so-called liberal education was regarded as a mere ornament of life—so much of unapplied mathematics and so much of the classical culture of antiquity. Whatever mental training it brought was of value to the professional rather than to the business man. To-day, as was the case in the Middle Ages, the idea of the university is slowly becoming broad enough to include a preparation for useful life in every sphere. There was a time when almost every young man who went from college into the workaday world was handicapped by useless knowledge and impractical standards of living, but we are beginning to appreciate the importance of teaching common-sense.

Yet when Professor Butler concludes that "efficient manhood can no longer be home-made" he is overshooting the mark as clearly as he has elsewhere undershot it. The first word, and the last, in life is spoken by that combination of native force and self-control which we call genius. If you would train a child properly, according to the adage, you must begin with his grandfather. The boy who has a strong mind in a strong body, and the will to make good against all comers, has no more to fear than he ever had. All the wisdom of the schools cannot stand a wet string on end; and when the fire of inborn ambition burns bright, the competition of the college man cannot give it the wet blanket

Why They Go to Europe

INSTEAD of devoting all our breath to railing against those of our fellow-countrymen who annually enrich Europe and make poorer themselves and us by carrying abroad and "blowing in" half a billion dollars, why not look into the reasons for this annual exodus—why not devise means for keeping the wanderers at home?

In summer every town in Europe, down to places that are little more than villages, makes for itself a most attractive outdoor life. No part of Europe has a climate comparable to ours in spring, summer and fall attractiveness; yet we do almost nothing to improve the chances Nature has given us: few parks, few public gardens, few bands, few open-air restaurants and cafés. Even our summer resorts leave the amusements to private initiation. We must wake up to the commercial value of *public attractiveness.* It makes the residents of the city, town or village love and linger in the home surroundings; it draws strangers with money to spend.

A Scorching Issue

THIS is the day of consolidation, and if the persons who enjoy a proprietary interest in the several hundred burning issues of the hour could be induced to get together and merge them all in the automobile issue an important economic advantage would result. Missouri, having gained a good place on the rush-line with her Folk, seems to be shrewdly manœuvring to maintain her position with the gasoline-wagon. At any rate, she has had a State convention about it.

The automobile question, in fact, logically includes most of the others. There are autoists who think that any statutory regulation is an outrage upon the sacred rights of ownership, and who assert it with all the impassioned stupidity of a railroad president who maintains that Congress has no right to interfere at all with the stockholders' management of the road. In fact, the Stone Age notion that a man can "own" anything whatever—in the sense that ownership carries an absolute right to do what he pleases with it regardless of the effect upon others—nowhere appears more clearly than in the automobile question.

On the other hand, we have large numbers of red-hot agriculturists who find ample, even superabundant, justification of homicide in the fact that the fright which horses take at the cars sensibly diminishes their pleasure in life, and who will be as little satisfied as a dyed-in-the-wool trust-buster with any remedy that stops short of complete extirpation.

The matter of speed and other regulations for different communities presents as many opportunities of hopeless confusion as the tariff itself. Besides, while the principles would be as old as the hills, the terms in which they were expressed would be rather new, and this would be a great advantage. For many good people on both sides have gotten into an incurable habit of snorting and rearing up over the old terms without in the least understanding what they mean.

Invite the Crowd

THESE railings against scientific men for publishing broadcast news of their experiments will please all the gentry who stand for the silly old aristocracy of knowledge. But the scientific men are right. It is better, more scientific, more enlightened to give to the world every scrap or glimpse of discovery, to set men to talking about it, to stir up the minds that may find in that scrap or glimpse the needed hint to a valuable discovery.

Suppose that some inaccurate writer does get the thing twisted, or rouse premature hopes, wherever is the harm in comparison with the good that comes from putting science into the daily conversation and, therefore, the familiar thought, of everybody? If we waited until we were sure of the absolute truth, and sure also that nobody who heard it would misunderstand it, how fast and how far would education go? By discussion and dissemination of ideas the truth is established and the untrue and the unfounded is discarded. The modern scientific man does well to invite the crowd into his laboratory.

Value of a Railroad

IT IS understood that J. P. Morgan & Co. paid $175 a share for the block of Cincinnati, Hamilton and Dayton common stock, recently purchased, which gave them control of the road. The only dividend ever paid on this stock was two per cent. in December, 1903. It was rumored, some time before the purchase, that the road was meeting a deficit in respect of its control of the Père Marquette, which it acquired in July, 1904. It is very clear, therefore, that a direct return upon the investment had little enough to do with determining the price when Morgan & Co.—acting, undoubtedly, in behalf of some big trunk-line interests—came to purchase the property. The road occupies a strategetical position of considerable importance, spreading over the western half of the trunk-line territory—in which territory the gross earnings of the New York Central and Pennsylvania systems alone amount to some $300,000,000 a year. Obviously, the matter of fifty or even a hundred dollars a share on the few millions of Cincinnati, Hamilton and Dayton stock that carry voting control would be a very small matter in comparison with the maintenance of "harmonious" operation. In short, the transaction is a good illustration of the fact that the bigger the railroad units grow the more important it is to them to prevent any rate-disturbing competition.

Our Common Aim

"THE Republic of the United States," sneers a European monarchical organ, "prospers and grows great. But it is peopled by a race of cosmopolitan adventurers having but one aim—wealth. Before this ambition, all avoid subjects of discord and prejudice, and fraternize in the same practical thought."

We ought not to hesitate to accept the sneer as a tribute. It is true that we are the result of the assembling of hardy adventurers from all the peoples of the earth; it is true that the chief common object of this vast company of choice spirits is that all shall have food, clothing and shelter—for we are wise enough to know that, if we all have the material things in sufficiency and in good quality, the other things will be added thereunto. We are shrewd enough to wink when we hear a certain kind of gentry discourse eloquently on contempt for material things. We recognize the palaver of the pickpocket.

Limelight Virtue

NO SIGN of the times is more encouraging than this universal outburst of righteous indignation over the disclosures of corruption in the three big life-insurance companies. Nearly all States have been heard from. In the West especially expressions of horror and demands for instantaneous reform have been emphatic.

This is good and stimulating, and it is peculiarly regrettable that some States, which are now represented by their officials as being all a-thrill with virtuous wrath against the conspicuous Wall Street culprits, have been exceedingly good-natured, not to say lax and sticky-fingered, in their own housekeeping. They have given a free field to life-insurance concerns and methods which would not have been permitted for a moment in Massachusetts or Connecticut, nor even in New York. Within their jurisdictions a singular kind of life-insurance horse-trading has been carried on, one wobbly company selling out to another—swopping its policy-holders for almost anything from mining-stock to dogs. They have kept the open door for rank savings-bank swindles, and have been by no means marble-hearted in other similar respects.

To denounce Wall Street corruption is not only good, but popular. Everybody loves to make a firm stand for virtue when it is sure to bring bouquets and preferment. Putting up the bars on the inconspicuous insurance concerns and savings-banks at home is a different matter.

It is suggested that all males above the age of twenty-one who now find themselves struck with amazement over the revelations of malfeasance in the "big three" and over a system of State regulation which could permit such things, turn to the statutes of their own States and see what safeguards their legislatures have provided for policy-holders and bank-depositors, then look about and see how such laws as exist are enforced. They will find that the disease is by no means peculiar to the country east of the Alleghanies.

MEN & WOMEN

Not a Small One

AS IS well known, George W. Smalley, the correspondent, "dearly loves a lord." A newspaper man, at one time the correspondent in London of a New York paper, says that while Smalley was in London nothing gave him greater pleasure than to be seen in the company of some member of the nobility. One day an American journalist of repute received an invitation from Mr. Smalley to attend a certain social function.

"Is it a small and early?" asked a friend facetiously.

"No," was the reply, "I should rather say it was an earl and Smalley."

When Stewart Owned it All

THERE is a bit of irony in the return of ex-Senator Stewart to the hills of Nevada, almost penniless, to begin life over anew, especially when one recalls a once-famous incident in the United States Senate during the height of the silver movement.

A New England Senator was in the midst of a lengthy discussion of the question, when he stopped suddenly and, without apparent reason, said: "Why, Mr. President, what do we know about the silver question? Only two members of the United States Senate know anything about free silver. One is Senator Stewart, of Nevada, who owns all the silver; the other is Senator Daniel, of Virginia, who doesn't own a dollar." The sally was received with hearty applause on both sides of the chamber.

"Save Your Voice," Says Patti

MADAME ADELINA PATTI, on the occasion of her last visit to America, gave this as the secret of her long retention of her great vocal gifts:

"I should never have kept my voice until now," she said, "if I had gone into opera. Opera ruins a voice. No voice can stand that strain upon it for many years and keep its first youth and power. The woman who wishes to keep her voice unimpaired in quality must learn to save it, just as she saves her physical strength. If I had become an opera singer I should have retired ten years ago.

"Even yet," she added, "I save my voice constantly. People say, 'Madame Patti does not give her entire program with the dash that she used to. She cannot sing as she did.' I answer: 'Ah, yes, Madame Patti can. Only now she is obliged to save her voice in every effort. If she spent it recklessly, as she might easily do, she could not, in a little time, sing at all.' No voice is inexhaustible, but not every one learns this in time."

Newberry's Opportunity

MR. NEWBERRY, of Detroit, has been appointed Assistant Secretary of the Navy. The announcement conveys no special suggestion to the average mind, but, as a matter of fact, it is fraught with amusing if not startling significance. Leaving that sadly overworked agency, the "whirligig of time," to a much-needed and well-earned siesta, let us revive the interesting memory of Mr. Newberry's services as an able seaman on board the Yosemite, scoutship, during the Spanish war of 1898.

He was one of a very large company of wealthy and adventurous Detroit men of high social position who amused themselves by organizing a naval reserve and afterward offering themselves in a body to the Navy Department as plain, ordinary "Jackies." We had bought several fast steamships about that time, the Yosemite among others, intending to use them as scouts and dispatch boats, and the problem of getting crews was serious. The Detroit men, most of whom owned private yachts, and could have bought the Yosemite every morning in the week for the mere caprice of giving it away afterward, insisted upon going to war and doing the rough duty of the enlisted man. They formally abdicated all claims to social recognition. What they wanted was the hardest kind of service under the strictest and most exacting discipline.

As things turned out, they got it. The Yosemite was commanded by Captain William H. Emory, of the regular line, an accomplished officer, expert in the handling of the usual "Jacky," and a good deal of a martinet. He made no secret of his disapproval of the arrangement. A gentleman himself, he was past-master of the art of meeting other gentlemen on equal terms; but to have his social equals scrubbing decks, working the holystone, and generally doing the long list of forecastle chores—this was a novel and most distasteful experience for him. Nobody knows, to this day, exactly how the quarrel began, or what particular form it took; but everybody in the service knows that there was a bitter feud with Captain "Bill" Emory at one end and the Detroit "naval reserves" at the other. Moreover, the latter pushed it strenuously; made injurious charges against Emory—which the Navy Department, after careful and exhaustive investigation, dismissed with emphasis—and have ever since ventilated and exploited their grievance whenever occasion and opportunity offered.

Now Mr. Newberry, the head and front of the Detroit quarrel, goes to Washington as Assistant Secretary of the Navy, and becomes the official superior of the very man who, seven years ago, possessed and exerted the authority to make him do the humblest service. There is a natural curiosity as to the result of this grotesque evolution. Of course, the purely military power resides in the Bureau of Navigation, and the special duties and powers of the Assistant Secretary are not what one might call immediate and direct. Newberry, to be sure, could perhaps make things unpleasant for Emory and, no doubt, if he were not also a gentleman, he would try to do it. There is little likelihood of this, however. The interest all centres in the fantastic transposition. Nothing like it could occur in any other country or under any other political and social system.

Miss Nethersole and the Girl

ON ONE of her Western tours, Miss Olga Nethersole is credited with a most gracious act which those who know her in private life say is characteristic of this actress. She was playing a week's engagement in repertoire in one of the larger cities and at the same time rehearsing, morning and afternoon, a new play.

One day she was visited at her hotel by a young girl who had been engaged by a local photographer, upon commission, to invite all the prominent theatrical and literary folk who came to the town to pose in his studio free of charge, he relying on the excellence of his work to secure their orders. His invitation was presented to Miss Nethersole, who would not consider it, and sent down word rather impatiently that she was engaged all the week and would not have a spare moment. It chanced that the visit to Miss Nethersole was the first made by the young woman who was representing the photographer, and this refusal greatly disheartened her, for it was most necessary for her to keep her position. So she simply wrote a note to Miss Nethersole and told her the truth—how she had just secured the position, how she needed to hold it, and what a refusal meant. And early the next morning Miss Nethersole walked into the photographer's studio.

"I've just fifteen minutes before rehearsal is called," she said. "Take as many pictures of me as you like. I have a note from the little girl whom you sent to me, and it touched my heart. Tell her that I came for her and not for you or for myself, and that her note was charming."

How Julia Marlowe Succeeds

"NO ONE can be a great artist," said Julia Marlowe once, "by 'studying' as a boy or girl 'studies' to get an education. I mean that no one can become an artist who spends a certain number of hours a day at his work and then most thankfully throws it aside for the rest of the day's occupation—diversion or dissipation. Of course, he must have exercise, he must have reading, he must have some social life. But if these are the chief things, and the time of self-imposed study is felt to be a burden to be gone through with, however conscientiously, and then rolled off as a burden, he has a long and weary way to go before he reaches, if he ever does reach, the artist's life.

"At all events, I know that such work would have meant nothing to me. When I am studying a part I think of nothing but that part. I cannot get it off my mind. I wake up with it in my thoughts, I study it before I rise, I breakfast and lunch and dine with it beside my plate, and all day long it beats at my brain the way a song which has a haunting refrain will importune one. This is the best test that I know—a self-test by which any one may determine whether or not he has real aptitude, gift, talent—or whether he merely has a half-hearted desire. That is the difference between coaxing a gift and being swept away and possessed by one."

Alexis Had His Faults

WHEN the Grand Duke Alexis visited America he was given a banquet in Milwaukee. A committee of prominent gentlemen arranged the dinner, which was given at the Plankinton House and was a most brilliant affair, shadowed, however, by two unfortunate occurrences. The first was that, in arranging the toast-list, the Grand Duke unexpectedly refused to drink the health of the President of the United States first and the Czar of all the Russias second, so without discussion the order was changed and the Romanoff came first on the card The second occurrence, though somewhat of a mortification to the hosts, mercifully passed unregarded by the Grand Duke and his suite by reason of their imperfect knowledge of the language

This was in the toast to the President of the United States, and the gentleman who was to respond was speaking very feelingly of the advantages and resources of his own country.

"Gentlemen," he said earnestly, "America is independent. She is virtually independent of the coöperation of the outside industries. In America we prepare our own timber, mill our own wheat, tan our own hides ——"

He stopped short in consternation at the ripple of irrepressible mirth that ran around the table, but the Russians listened, supremely unconscious of the unintended thrust.

Judge Matthew Carpenter, the venerable scholar and gentleman whose name is in Wisconsin history a most distinguished one, withheld his judgment until the banquet was past and the Grand Duke Alexis and his suite had departed.

"Ah, no, gentlemen," he then commented comprehensively, "I shall give no opinion. Save, gentlemen, that he bows badly. He bows badly."

Overdone Solicitude

AT A DINNER-PARTY in Brooklyn where Mrs. Gertrude Atherton was a guest every one was telling the most annoying contretemps in which he had lately been involved, and this was Mrs Atherton's:

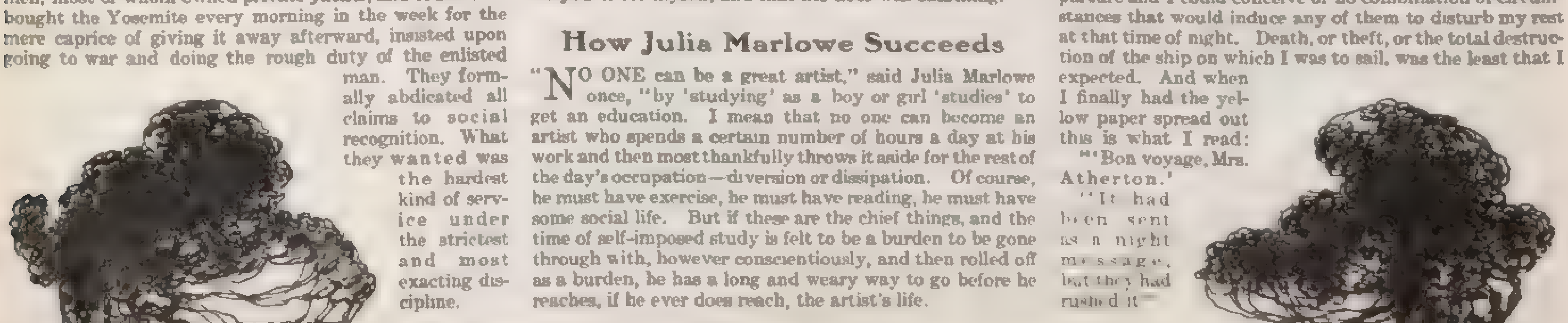
"Really," she said, "I think the most unfortunate thing which has happened to me in some time was my last experience on American soil before going to Europe. I was at the Earlington in New York, and I had just been through those distressing two days before sailing, when a year's accumulation of odds and ends present themselves to be attended to. The last day had been particularly harassing, and I was simply worn out. On that last night I dined quietly and retired very early so as to have a good night's rest before the voyage

"Three hours later, between twelve and one o'clock, there came a violent summons at my door. And there stood a messenger boy.

"I remember that I tore open that telegram with trembling fingers, for I knew that all my friends knew of my departure and I could conceive of no combination of circumstances that would induce any of them to disturb my rest at that time of night. Death, or theft, or the total destruction of the ship on which I was to sail, was the least that I expected. And when I finally had the yellow paper spread out this is what I read:

"'Bon voyage, Mrs. Atherton.'

"It had been sent as a night message, but they had rushed it."



THE MISER BUREAU

Where One Finds the Money That is "Just Thrown Away"

BY RENÉ BACHE

THE misers of this country have their own bureau at Washington, which looks out for and protects their interests. To this office of the Government they frequently apply for help in one shape or another, and in many an instance it acts for them, either in the capacity of trustee, or, after they are dead, as a sort of executor of their estates.

Owing to the eccentric methods of hiding money adopted by misers, their stores of cash often suffer partial destruction by mice, dampness or other causes, and thus it comes about that such hoards in numerous cases are forwarded to the Treasury. It is the Bureau of Redemption that handles them, and the tasks with which that office finds itself in this way confronted are sometimes exceedingly puzzling. Gold and silver, it is true, are not easily destroyed, but, notwithstanding the popular impression to the contrary, the fact seems to be that nine misers out of ten prefer greenbacks to metal

Nevertheless, there was a negro miser, who, a while ago, brought to the Treasury what was recognized with some trouble as a quantity of silver coins, which the applicant, according to his own story, had put into a large tin can and secreted in the wall of a cellar. This was down in "Ole Virginny" not far from Alexandria Percolating water converted the can into iron rust, with which the pieces of money became stuck together in a solid mass. To soak them apart in a chemical bath was easy enough, however, and a few hours later, provided with a bag of brand-new coins, the colored man went on his way.

According to the testimony of Government experts, the reason why most misers prefer paper money to metal is that it has small bulk and can be easily concealed. Unfortunately, it is far more perishable. Many is the mouse-nest that is sent into the Treasury for redemption, with accompanying affidavits stating the amount of cash represented, and almost without number are the instances of destruction of greenbacks by the parlor-stove and by puppy-dogs and goats. But worst of all is the practice of burying money, which, under such conditions, simply rots.

Not long ago an old farmer, named Smith, interred a considerable fortune in a field out in Ohio. On digging it up after a while to examine it, he found that it was in such a condition as to suggest the advisability of dumping the whole of it into a pillowcase. This he did, and, tying the pillowcase around his body beneath his underclothing, he started for Washington. When he reached the Treasury, the partly-decayed bills being identified, the contents of the pillowcase were redeemed for $19,000 in new notes. The old man refused to accept a draft, preferring the cash—a choice which proved unfortunate for him, inasmuch as he was robbed of the entire amount while on his way home.

More recent was the case of a Vermont farmer who sent to the Treasury a quantity of chopped-up bills, asking $280 for them. He explained that his hoard had been secreted under the rafters of his barn; but in some way the money got into the hay and was fed to a cow, which was caught chewing the expensive green fodder. This, however, was not a miser case—no more so, indeed, than another instance recently recorded, in which a prosperous agriculturist of St. Clair County, Missouri, while stooping to feed his pigs, dropped his wallet inside the sty Prompt hog-killing was necessary to recover the money

One of the most remarkable cases of the kind was that of Charles J. Allen, a farmer residing near Ogden, in Iowa. Having driven into town one day, he went into a local hostelry for dinner, leaving his waistcoat in his wagon. The horses became restive, the wagon was upset, and the waistcoat was thrown out. On examination of the pockets six five-dollar bills were found to be missing. A passer-by, who was suspected of stealing the money, accused in turn a goat which chanced to be near The animal was killed, and the money was recovered. Thirteen years later it was redeemed.

In the early morning of June 28, 1895, two colored men, walking along the lake front in Chicago, noticed some small scraps of green paper blowing about. Picking up two or three of them, they found them to be fragments of money; and, searching carefully over a distance of two blocks, they collected nearly all of what had once been $1050. The scraps were forwarded to Washington; but nothing was paid to the negroes, because they were not the owners of the money. Since then the rule has been changed, and now a finder is entitled to the value of such treasure-trove

A curious thing about the tearing of money by mice for their nests they seem actually to like this material—is that the work they do in this way cannot be successfully imitated. People often send to the Treasury, for redemption, bills which they themselves have torn into tiny fragments, claiming that the mischief was done by household rodents—the object being fraud, in one shape or another—but the experts are always able to detect the cheat. On the other hand, real mouse-nests, constructed out of paper currency, are difficult problems to tackle, each note having to be recomposed by pasting the remains, bit after bit, upon a sheet of paper, with the aid of a powerful magnifying glass.

The hardest tasks of all, however, are those presented by batches of burned money, which in many instances are reduced so completely to ashes that identification, and therefore redemption, is out of the question. Each autumn there are about a hundred such cases, because people will persist in concealing their hoards in stoves (particularly parlor stoves), and, when the fire is lighted on the first cold day, the family "wad" goes up in smoke. More fortunate than most sufferers in this way was a widow who, a short time ago, sent in a cigar-box full of what had once been greenbacks—representing, as she said, the whole of her late husband's savings. Though the bills were half consumed and stuck together, all of them were recognizable, and so the Treasury paid the full amount.

Not long ago a woman out in Indiana got ten dollars in bills mixed up with the greens she was preparing for dinner. In this shape the cash was boiled; nevertheless, part of it proved to be not beyond redemption. A Kansas farmer hung his waistcoat on a feed-cutter, with forty dollars in one of the pockets. One corner of the garment was caught between the knives, and the notes were chopped into small bits. An "angel child" in Missouri (small children chew up and otherwise destroy a good deal of money) fired the most of a twenty-dollar bill through a putty-blower at a cat, and the remains reached the Treasury in the shape of tightly rolled pellets.

A tax collector in Michigan concealed $800 of township money in a tin can under his house, which, it seems, was tilted sufficiently to allow the family goat to get at the treasure. When, the next morning, the tax collector started to crawl after it the goat emerged with a twenty-dollar bill in its mouth. It was necessary to kill the animal in order to recover the balance. But this case was not nearly so remarkable as that of a robin which stole a ten-dollar note from Phil. Turpin, a coin teller in the Sub-Treasury at Cincinnati. Turpin was shaving himself when the bird flew in at the window, seized the bill and disappeared. A few days later a storm blew a robin's nest out of a tree near the house, and in it was found, incorporated as a part of its material, the missing note.

Some of the worst accidents are those known as "wash cases." For example, there was an Indianapolis man who, seeking a place of concealment for a sum of $200 over night, decided that it would be wisest to put the money in the breast pocket of his nightshirt. In the morning he forgot all about it and went off to business. Suddenly, later in the day, he was struck by a painful recollection, and hastily returned to his house, only to find that the nightshirt had gone to the laundry. The washing machines had to be stopped, and the $200 was found—a mass of pulp.

The women at the Treasury who do all this kind of work are extraordinarily skillful. One of them, Mrs. Brown, makes a specialty of burned money, and the results she accomplishes are sometimes little short of miracles. Occasionally bills come in for redemption that are actually ashes, but which, like the charred leaves of a book that has gone through a fire, preserve their printing in recognizable shape, so as to be susceptible of identification. A short time ago a Philadelphia man sent in a lot of charred notes in a box, inclosing in the same receptacle a few half-melted silver coins. The coins, being jostled about among the notes, reduced the latter almost to powder, so that even Mrs. Brown found the job of identifying them almost hopeless.

Consignments of partly-destroyed money that reach the Treasury now and then are decidedly unpleasant to handle. For instance, some time ago, a miserable tramp died in a barn in a remote locality in the interior of New York State. He was buried; but inquiry was made by a brother, and his body was dug up, a search thereupon revealing that he had $6000 concealed in his belt. The man had been a miser. His hoard was forwarded to Washington, and the women of the Redemption Bureau had the disagreeable duty of examining it. In another and more recent instance a roll of money from the pocket of a woman who had been burned to death had to be redeemed. Every once in a while, too, it happens that cash belonging to murdered people requires identification.

Quite recently a farmhouse in Maryland was struck by lightning, and the bolt, flashing through a cupboard, burned a slice two inches wide out of the middle of a hidden two-dollar silver certificate. More remarkable was the case of a ten-dollar note which was accidentally dropped by a worker in a silver factory upon a silver plate that was being rolled. It passed with the silver plate through the rolling machine, and thus became incorporated with it actually. There is nothing to beat this, unless it be the experience of a young man who sent four ten-dollar gold pieces to a girl, his lady-love, in a couple of sandwiches. She, in anger, threw them into the fire, from which they were afterward recovered.

Distrust of banks is largely accountable for the practice of hoarding money. But it is surprising how far the methods of hiding ready cash are conventionalized, the hearth, the tea-caddy, the clock, the dictionary, the Bible and the old shoe being always favorite places of concealment; so that robbers need not to be so very clever, one would think, to discover the family treasure, if there is one.

If the testimony of the Government experts be accepted, women are rarely misers. But in cases of the kind, when the miser, male or female, dies, the hoard is not usually found in one place. It seems to be an instinct of such unfortunates to scatter their savings, stowing them away in a multitude of spots—probably with the idea that, if one deposit should be discovered by thieves, the others are likely to remain intact. On this account, it has been found advisable in not a few instances to tear a dwelling down entirely, in order to make sure of recovering all the hidden valuables. Under these circumstances, it must often happen that the money is eaten by mice, rotted by damp, or otherwise partly destroyed, and thus it comes about that the Bureau of Redemption is occasionally obliged to assume, to some extent, the functions of an executor, making good the amount when practicable, and seeing to it that the inheritance, if the owner be defunct, passes into the hands of those to whom it rightfully belongs.

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During the past 17 years over 300,000 discriminating women, many of whom were so difficult to fit that they could not be suited elsewhere, have found in our system a solution of all their dressmaking trouble

What we have done for thousands of others we certainly can do for you You take [illegible] If we fail to do so we will refund your money without question.

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Strange Ways of Making a Living

New York's Queer Trades and Queerer Traders

By Lawrence H. Tasker

WHEN one stops to think of it, a constant wonder arises how the four and a quarter millions of people residing in New York City can make a living, for, of all places in the world, New York is the one to which all means of sustenance must come from the outside. It is not like a rural community where each family has a little garden-plot sufficient to produce the necessary food products with a minimum of cash expenditure. Everything must be bought and paid for. Almost every one must earn money in some way and contribute to the support of himself and others.

Among the thousands of commercial and industrial occupations engaged in, it is inevitable that some should bear the stamp of peculiarity. Many men and women of brains are making handsome livings in ways quite out of the ordinary. A happy idea has often led to a fortune, to say nothing of a competency. New York and other large cities are places of opportunity. The needs of all classes are manifold and of an extended variety that furnishes the *modus operandi* to the bright man or woman who has the perceptive faculty to see the hand which dimly beckons out of the mystery of the untried, and to follow it, he knows not whither.

Necessarily, the greatest openings are in trade, and the cosmopolitan nature of the population of New York furnishes buyers for almost any article, however grotesque or foolish, to an extent which makes it possible for the embryo, one might almost say miniature, merchants to exist. Else why does the man with the coiled spring mouse, and the wobbly-headed elephant, on the corner of the curb of Fourteenth Street and Sixth Avenue, ply his business year in and year out? Why do people buy stem-winding watches for ten cents down on Park Row, and why are bushels of "the whole Dam Family" post-cards disposed of to shoppers whose appearance betokens a certain respectability and seriousness?

But leaving out of account the scores of fantastic novelties which find a ready sale on the street corners and at the subway kiosks and elevated stairways, there are many who make a living by self-devised occupations of a more serious nature

The exigencies of light housekeeping in apartment-houses and the limited facilities for storing foodstuffs has resulted in a meal-to-meal existence which has brought into operation a vast number of delicatessen stores, where everything "ready to eat" can be bought instanter and a tolerable meal "knocked together" in about the time it takes to write a bill-of-fare. Now, ordinary delicatessen stores are common enough, but the man who had a sudden inspiration that the ultra rich would patronize something of that kind, if it were fine enough and expensive enough, evolved an idea that has made him rich beyond his wildest dreams. In his store you can buy all varieties of game, canned, to be sure, but so wonderfully preserved that but few could detect any difference from the fresh. Wild ducks cost nine dollars a tin, and each tin holds just one duck. Ortolans, snipe, quail and partridge are preserved in the same way, and for those who want little birds there are gorgeously labeled tins containing larks, thrushes, woodcock and many other kinds. One can buy a can containing just one bird or a can containing two or three or six. A Bohemian pheasant costs twelve dollars, a Rouen duck ten dollars, and an ordinary Long Island chicken six dollars. Then there are crawfish, and roosters' kidneys, and snails à la Bordelaise, and many kinds of pâté de foies gras. Verily, of all things in the heavens above and the earth beneath and the waters under the earth, there is a bewildering assortment.

Some of the most distressingly monotonous occupations of the household have been turned into the best of money-makers for the enterprising contractors who have taken them into consideration—such, for instance, as the humdrum employments of cleaning windows and polishing silver. The itinerant workpeople under the direction of the company do their work quickly and well for a moderate fee, which in its multiplication yields a handsome revenue. And what is best of all, in a business of this kind, the work is one of such a gloriously recurrent character that the man who handles it has a steady job.

The towel-delivery companies likewise do a thriving trade among the business houses and in all the many places where towels constitute the sole item of laundry-work.

Of a different nature, but none the less uniformly successful, is the Third Avenue wig-maker, who caused it to be generally advertised in Mott and Pell Streets that he could fit black, straight-haired wigs to a Chinaman's head with the queue coiled thereon. Therewith he has turned scores of Chinamen into modern Japanese, for there are not many white men who can tell the difference between a short-haired Chinaman and a Jap. In the course of a few years the Chinaman can return to his native country with honor and credit, having not sacrificed his queue in his efforts to do business with the foreigners.

The Queerest Trade of All

Now one would never imagine that catching rats and roaches would be a lucrative business, but the man to whom the docks and piers are turned over for one night in the year, and who guarantees immunity from the pests for a year thereafter, makes the handsome income of about ten thousand dollars. Whenever an ocean liner reaches port it is turned over for a night to this same man. Of course, the mysterious liquid he puts on the lettuce-leaves in the rat-cages is his secret and constitutes his stock-in-trade, but whatever it is the animals cannot resist it. The operator, moreover, makes money in a beautifully double-handed fashion, for the transportation companies pay him for getting rid of rats, and live rats are a salable commodity when used for training terriers. Even the skins of the dead rodents are worth about six cents apiece.

Among other traders the man who buys all his stock-in-trade from the seizures of customs authorities and the blind packages of unclaimed goods from the express companies holds a unique place. To be sure, his store is the most heterogeneous junk-shop the mind of man can conceive, for Oriental rugs and hangings are side by side with Dutch cheese and preserved anchovies, but with the bargain-hunters this man does a thriving trade. His is a grand place to go to when one has not the faintest idea what one wishes to buy, for there you will always see something you never dreamed of.

It is always a serious problem when a young woman without any technical or professional occupation comes to a great city to make a living. Everything is so highly specialized that one, without special training, cannot readily fit into the wheels of commercial enterprises. But necessity sometimes inspires unwonted action, as in the case of the young woman who, with a capital of only ten dollars, established a magazine and music exchange, or of the other who announced herself as a professional reader to convalescents. Still another, whose only accomplishment was a perfect knowledge of whist, found a large number of pupils ready to hand. Of course, the number of people who make a living as professional entertainers is beyond computation, but sometimes you hear of one who has turned from the more ordinary course and furnishes entertainment for respectable assemblages by professional palmistry. Some bright women make a good income by developing original ideas for children's entertainment and care of small children. Those who run children's hotels, or with whom small children may be safely left, will always find that their services are in great demand.

It is a common enough sight in Central Park, Mt. Morris and other parks to see unsolicited photographers set up their tripods and take pictures of the children. It seems a foolish proceeding at first sight. No one has ordered any photographs, but in a few days, when the photographer calls with half a dozen pictures of your best-beloved boy or girl in the most natural attitude imaginable, few fathers or mothers can resist handing out the half-dollar necessary to secure them.

Two women school-teachers recently grew tired of their profession and decided to go into trade. After casting about all the well-known branches and rejecting them one after another, they decided to make and sell babies' outfits, and from a humble and purely local start this has developed into a considerable manufactory. Likewise, the woman whose best gift lay in special cooking for invalids has found her work and her income in this comforting employment.

Just a word is sufficient to tell of the young man who, with a kit of tools and a modest outfit of glue, wire and tape, calls around and mends the children's toys; of the traveling florist who calls to attend to the plants; of the mender who, in the fashion of the itinerant tin-pedler of our young days, calls to patch up the broken china, and of the knife and scissors grinder who extends his solicitations to the door of every apartment.

In an American city professional guides will never be as common as in the historic cities of the Old World, but in New York there has arisen a group of women who announce themselves as guides for country shoppers. They know the big stores, just where to go, and assuredly take off the fearsome air of strangeness which bewilders the out-of-town shopper on her first tour of the metropolis

Best of all is the history of the woman who makes her living by selling ideas. Originally she worked in a department store for six dollars a week. Then an idea came to her to go into the business of making advertising novelties. Her first idea was to make a calendar which, on removing a sliding pansy, disclosed a strip of court-plaster with the motto, "I'll stick to you when others cut you." A brewery company paid her a hundred dollars for the idea. Then she made an advertising parrot which held in one claw an advertisement of a cigar. Twenty girls under her were employed in turning out the advertising parrots. She is now engaged in making advertising butterflies, the foundation of which is the humble clothespin. When an idea occurs to her she submits it to a manufacturer, and if it is accepted she contracts to furnish so many of the exclusive novelties for a certain price. Then she engages work-girls and puts the contract through.

Florida's New Delicacy

OF FASHIONABLE beverages the newest is "coquina soup," and it is esteemed not the less because one must go all the way to Florida to get it. At Ormond, where the millionaires race their automobiles along the beach, this sort of broth, which is made from a tiny marine mollusk, is commonly served at the hotels in cups like bouillon. It is highly nutritious, and much recommended for invalids.

The mollusks that furnish the soup are only half an inch or so in length, oval in shape, and with shells of pink, purple and other hues, so that the beaches along that part of the Florida coast, which are thickly covered with the valves of defunct specimens, are quite brilliant to the eye. For the live ones boys go fishing at the water's edge, raking them together where they are thrown up, torn from their native beds below the line of low tide, and gathering them in baskets sell them to the big hotels

Doubtless the mollusks themselves would be very good to eat, but to open them like oysters or clams would be out of the question on account of their small size, and so resort is had to the expedient of subjecting them to pressure, by which they are reduced to a mass of pulp, all of their juice being squeezed out. It is this juice that, usually heated, is served on the table under the name of "coquina soup"; and a very delicious broth it is, its flavor deriving no small enhancement from its novelty.

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—AND IN NO OTHER WAY

You Save from $75 to $200

W[illegible] buy a Wing Piano you buy at wholesale [illegible] the actual cost of making it with only [illegible] profit added. When you buy a piano as many still do—at retail—you pay the retail dealer's store rent and other expenses. You pay his [illegible] and the commission or salary of the agents [illegible] salesmen he employs—all these on top of what [illegible] dealer himself has to pay to the manufacturer. The retail profit on a piano is from $75 to $200. Isn't this worth saving?

SENT ON TRIAL—Anywhere
We Pay Freight. No Money in Advance.

We will place a Wing Piano in any home in the [illegible] States on trial without asking for any advance payment or deposit. We pay the freight and [illegible] ges in advance. There is nothing to [illegible] before the piano is sent or when it is [illegible] If the piano is not satisfactory after [illegible] in yo[illegible] we take it back entirely at [illegible] no risk or expense to you.

Do not imagine that it is impossible for us to do as we say. Our system is so perfect that we can without any trouble d[illegible] other expense. We take old pianos and [illegible] exchange. A guarantee for [illegible] years [illegible] defect in tone, action, workmanship or material [illegible] given with every Wing Piano.

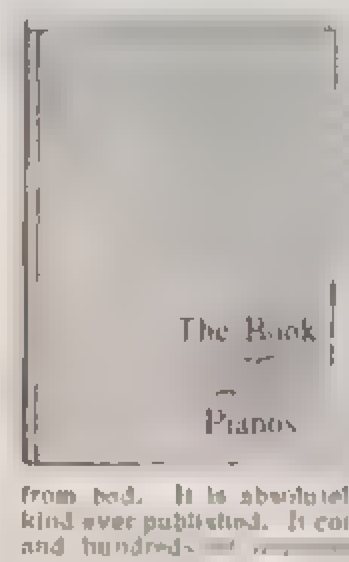
SMALL EASY MONTHLY PAYMENTS

In [illegible] Years Over [illegible] Wing Pianos [illegible] by musical [illegible] leaders, [illegible] of these pianos are in your [illegible] in your very neig[illegible]

Mandolin, Guitar, Harp, Zither, Banjo [illegible] on the piano by means of [illegible] This improvement is patented [illegible]

WING ORGANS are made with the same [illegible] the same way as Wing Pianos. Separate [illegible]

YOU NEED THIS BOOK
If You Intend to Buy a Piano—No Matter What Make



[illegible]—that gives you all the information possessed by [illegible] the way [illegible] are put together, what causes pianos to get out of order, and in fact is a complete encyclopedia. It makes the selection of a piano easy. If read care[illegible] from bed. It is absolutely the only book of its kind ever published. It contains 156 large pages and hundreds of [illegible] piano construction. Its name is "[illegible] of Complete Information About Pianos." We send it free to anyone wishing to buy a piano. All you have to do is to send us your name and address.

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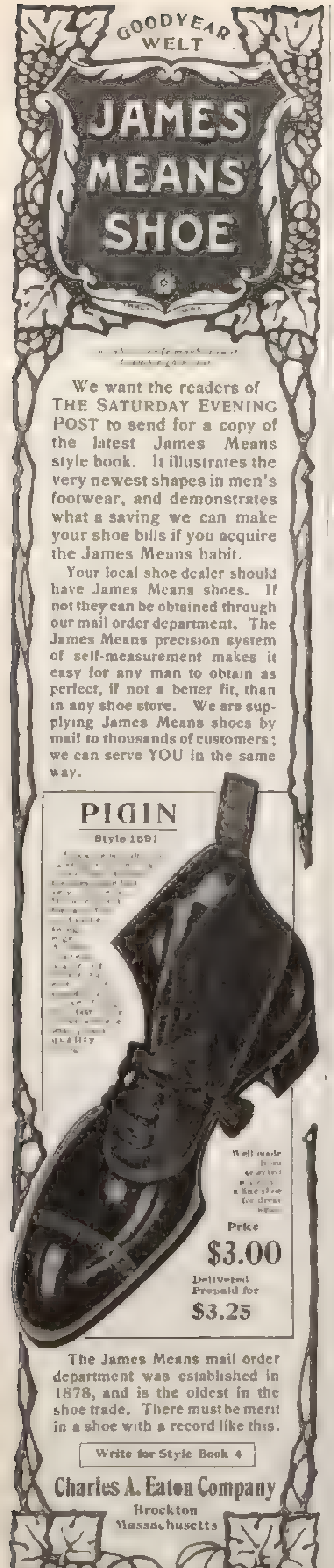


We want the readers of THE SATURDAY EVENING POST to send for a copy of the latest James Means style book. It illustrates the very newest shapes in men's footwear, and demonstrates what a saving we can make your shoe bills if you acquire the James Means habit.

Your local shoe dealer should have James Means shoes. If not they can be obtained through our mail order department. The James Means precision system of self-measurement makes it easy for any man to obtain as perfect, if not a better fit, than in any shoe store. We are supplying James Means shoes by mail to thousands of customers; we can serve YOU in the same way.

The James Means mail order department was established in 1878, and is the oldest in the shoe trade. There must be merit in a shoe with a record like this.

Write for Style Book 4

Charles A. Eaton Company
Brockton
Massachusetts

SENSE AND NONSENSE

Some Figures of Speech

I 1der when I say 2 you
"Whe[illegible] [illegible]s my heart is true,
I never [illegible] [illegible] this be4——"
If [illegible] chance at all to win
In this 6pensive game I'm in.
It's 7ly to think you mine!
If 8 will only be be9!
I'll love you 10derly always
And 0 shall cloud our happy days.
—*Allison Yewell.*

What the Little Angel Said

MRS. MORTIMER RUTHERFORD, of Riverside Drive, in despair of breaking her little boy of swearing, at last threatened that the next time he used a bad word she would banish him from home. The very next day he exploded a big, big D.

"I am very sorry, Wilbur," said Mrs. Rutherford; "but I have never broken my word to you, so now you must leave home."

Nanette packed the child's little toy suitcase, and he, without a whimper, but with round, wondering eyes and downcast mouth, kissed his mamma and departed. Mrs. Rutherford's eyes were dim as she watched her baby boy in his blue traveling-suit sturdily trudging away, without one faltering, backward glance.

A long way off, Wilbur set his burden on the ground, and himself perched solemnly on the curb, chin in hands, in deep meditation. The spectacle was too much for the fond mother-heart. Very quietly mamma sped down the Drive and tiptoed up behind Master Wilbur. As she was hovering, on the very point of surprising him with tearful kisses, a pompous old man appeared.

"Child," he said; "child, will you—hum—tell me where Mr. Milliken lives?"

Ah! Now mamma's little man would show his excellent breeding! Wilbur raised his solemn blue eyes, and regarded the pompous man coldly.

"You go to ——" he said calmly. "I have troubles of my own."

Orthography Up to Date

I used to go and call on Grayce,
  I oft took Alyss flowers,
I fancied Edyth's pretty face,
  With Mayme spent pleasant hours.

I went to balls with Emilie,
  Indulged in golf with Carrye;
Sweet Daisye quite attracted me;
  With Kathryn oft I'd tarry.

But when I found a girl who spelled
  Her name in fashion plain,
She firm my errant fancy held —
  I married Mary Jane.
—*Elsie Duncan Yale.*

A Linguistic Parrot

A NAVAL officer on the retired-list tells a story of the days when Admiral Dewey was a lieutenant under the command of an eccentric captain.

It appears that, about the time the vessel under the command of the captain mentioned put into the harbor of Rio de Janeiro, the commander was considerably worried concerning the health of a pet parrot. He had asked the ship's physician to prescribe, and the latter had expressed the opinion that all the bird needed was an opportunity to climb a tree, chew the bark thereof and otherwise disport itself. So the captain summoned his steward and ordered him to take the parrot ashore and to give it some exercise.

In those days the captain's steward was a most important personage—more so perhaps than he is now. This steward was a comical old darky, who had an absurd habit of aping the authoritative ways of his master, and the men of the vessel liked nothing better than to play him some trick; so when he now stepped to the port gangway to get into the liberty-boat, with the cage containing the bird, they saw their opportunity. There was a sea running in the harbor, making it difficult for the boat to keep alongside, and just as the steward put out a foot toward the gunwale they purposely eased her off, with the result that the darky tumbled into the sea. Of course, he was pulled out in a minute, but the parrot and the cage went to the bottom.

FAIRY
The Handy Oval Cake
Costs but Five Cents

Have you a little "FAIRY" in your home?
FAIRY SOAP
Pure as the thoughts of Childhood

There's nothing quite so delicate and susceptible to irritation as the skin of a child, and too much attention cannot be given its care.

FAIRY SOAP is the best for the little ones because it contains no excess of alkali, is perfectly pure and soothes and softens while it cleanses.

The soap that is best for the child is best for everyone.

THE N. K. FAIRBANK COMPANY, Chicago
[illegible] (highest possible honor) over all competitors at the St. Louis Exposition

Oven Thermometer

A KALAMAZOO DIRECT TO YOU
At Lowest Factory Prices.
We will sell you, freight prepaid, direct from our factory, any Kalamazoo Stove or Range on a
360 Days Approval Test.

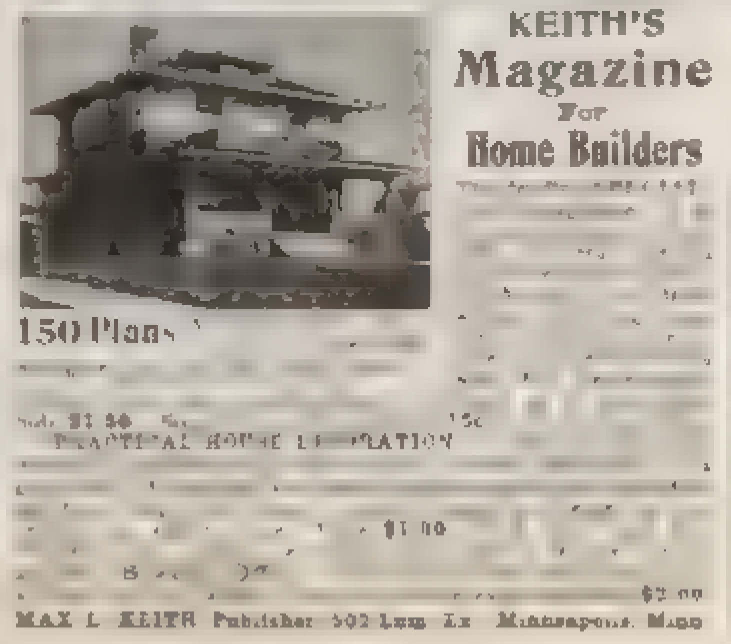
We guarantee, under a $20,000 bank bond, that there is no better stove or range made, and we **save you from $5 to $40 on every purchase**, because we save you all middlemen's, jobbers' and dealers' profits. **We're manufacturers**, [illegible] dealers;" we own [illegible] of the largest and best equipped [illegible] world; [illegible]

SEND A POSTAL CARD FOR CATALOGUE No. 152

WE PAY THE FREIGHT

[illegible] stoves and heaters, note the [illegible] shipped **Freight Prepaid**, [illegible] are equipped with patent Oven Thermometer [illegible]

KALAMAZOO STOVE CO., Manufacturers, KALAMAZOO, MICHIGAN.
We probably can refer you to pleased customers in your own neighborhood.

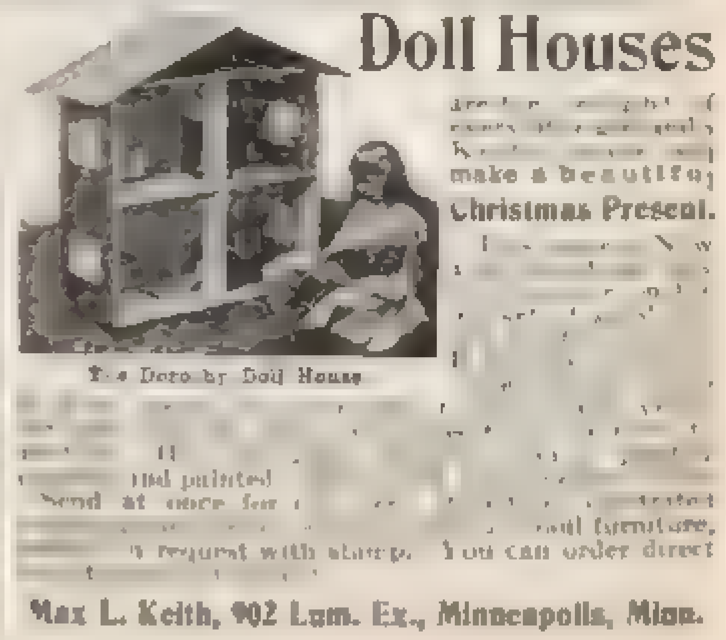


KEITH'S
Magazine
For
Home Builders

150 Plans [illegible]

PRACTICAL HOME DECORATION [illegible]

MAX L. KEITH Publisher 502 Lum. Ex. Minneapolis, Minn.


The Dorothy Doll House

Doll Houses
[illegible] make a beautiful Christmas Present.
[illegible] and painted [illegible] Send at once for [illegible] doll furniture, [illegible] request with stamp. You can order direct [illegible]

Max L. Keith, 902 Lum. Ex., Minneapolis, Minn.

Naturally, the steward was much distressed. He dreaded punishment by the captain, who had said that he would hold the steward responsible for the safety of the bird. Having shore-leave for three days, he spent his time wandering about the city and figuring to himself how he would put in the balance of the voyage in the ship's brig on bread and water, double-ironed, and exposed to the derision of the crew.

At length a happy thought came to him. Rio was full of parrots, and one parrot is much like another, especially green ones. He bought, for a trifling sum, a green bird with a yellow head, which seemed to him like the twin brother of the one drowned. He was also lucky enough to find a cage resembling the lost one, and in it he took his precious purchase back to the ship.

Of course, the captain was delighted to see his pet again, and especially when he observed how much its plumage was improved, and how much more spirited it was than before. But his astonishment may easily be imagined when, being asked whether he would like a cracker, the wicked bird responded with a string of Portuguese oaths.

Upon being 'fed, it further contributed to the amazement of the captain by expressing its satisfaction with a lot of "swear-words" in Spanish. At this juncture the captain felt that he must share his feelings with some one. Lieutenant Dewey, who had been walking the quarter-deck, was summoned to the cabin, and the parrot was persuaded to swear some more for his benefit.

"Mr. Dewey," exclaimed the commanding officer excitedly, "don't you think that is a most remarkable bird? Why, he has been ashore only three days, and in that time he has picked up a thorough working knowledge of the Portuguese and Spanish languages!"

Too Much for the Man-Eater

A WELL-KNOWN theatrical manager repeats an instance of what the late W. C. Coup, of circus fame, once told him was one of the most amusing features of the show-business: the faking in the "side-show."

Coup was the owner of a small circus that boasted among its principal attractions a man-eating ape, alleged to be the largest in captivity. This ferocious beast was exhibited chained to the dead trunk of a tree in the side-show. Early in the day of the first performance of Coup's enterprise at a certain Ohio town, a countryman handed the man-eating ape a piece of tobacco, in the chewing of which the beast evinced the greatest satisfaction. The word was soon passed around that the ape would chew tobacco; and the result was that several plugs were thrown at him. Unhappily, however, one of these had been filled with cayenne pepper. The man-eating ape bit it; then, howling with indignation, snapped the chain that bound him to the tree, and made straight for the practical joker who had so cruelly deceived him.

"Lave me at 'im!" yelled the ape. "Lave me at 'im, the dirty villain! I'll have the rube's loife, or me name ain't Magillicuddy!"

Fortunately for the countryman and for Magillicuddy, too, the man-eating ape was restrained by the bystanders in time to prevent a killing.

Geographical Nonsense

A lady who lived in Bath, Me.,
Ate a pickle that gave her a pe.;
She isn't well yet,
And she says you can bet
She'll never eat pickles age.!

A gentleman down in Ky.,
Was riding a horse that was by.;
He lit in a creek,
But he shut his mouth quick
And didn't drink any — how ly.!

A butcher who butched in Des Moines,
As his customers passed him des coines,
Said: "What will you take
In the way of a steak?
Here's a very nice piece off des loines."

A newly-wed wife in Vincennes
Shut some chickens up tight in some pennes.
She thought they would lay,
But they crowed all the d[illegible]
She took the blamed things for hennes!

— Hanson Yewell

PROTEK

keeps your velvet overcoat-collar from soiling your linen collar.

PROTEK

is found only on

STEIN-BLOCH

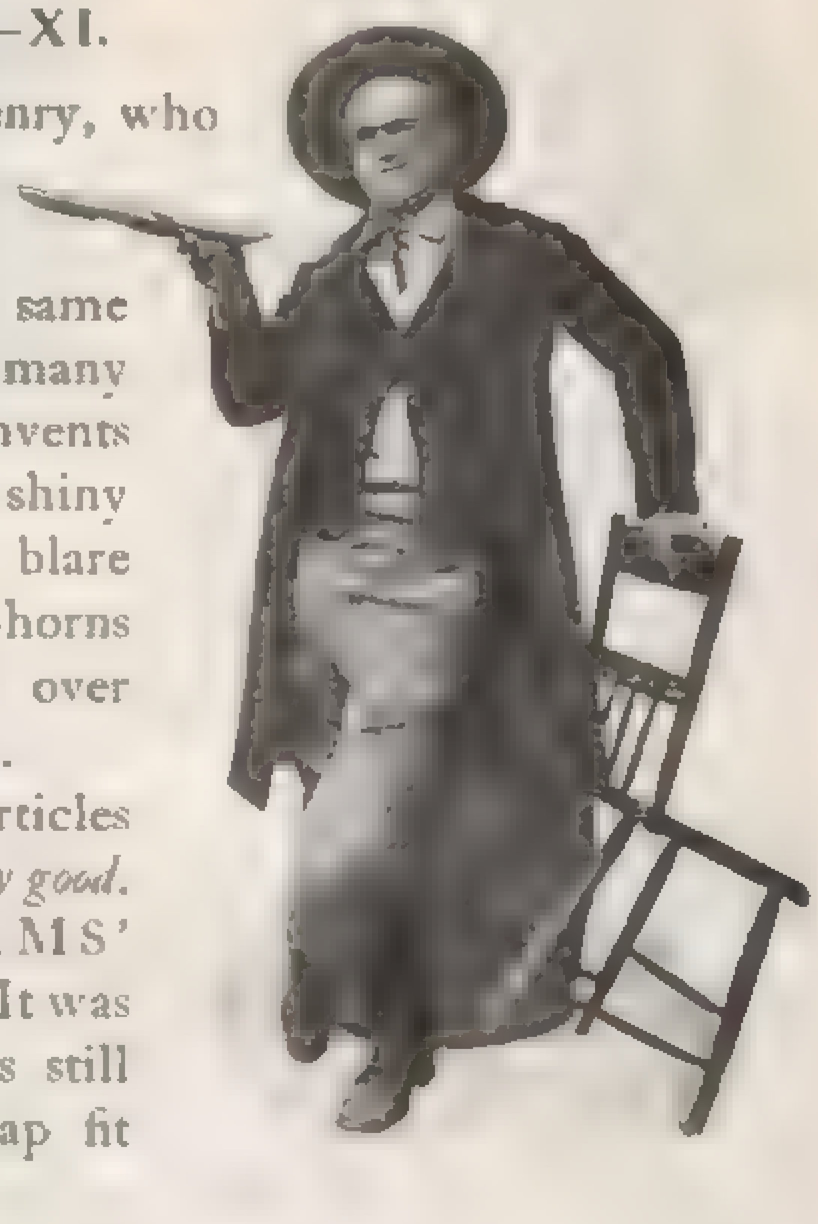
Smart Overcoats.

IDENTIFIED BY THIS LABEL
It Stands for 51 Years of Knowing How

The Stein-Bloch Co
Wholesale Tailors
REGISTERED 1905

Write for "*Smartness*," an education in correct dress, which also explains the wonderful Wool Test, and tells you where Stein-Bloch Smart Clothes are sold in your city.

THE STEIN-BLOCH CO.,
Wholesale Tailors,
130-32 Fifth Ave., New York.
Tailor Shops, Rochester, N. Y.



Williams' Shaving Soap Philosophy

REFLECTIONS OF A VILLAGE PHILOSOPHER

SHAVINGS—XI.

YOU recollect Henry, who "played with Sousa once,—but only once." It's the same way with a good many things. Somebody invents a flossy name and a shiny package—there's a blare of trumpets and fish-horns—and then it's all over till the next election.

Only a few articles "make good" and *stay good*. One is WILLIAMS' SHAVING SOAP. It was best in 1840 and is still best,—"the only soap fit for the face."

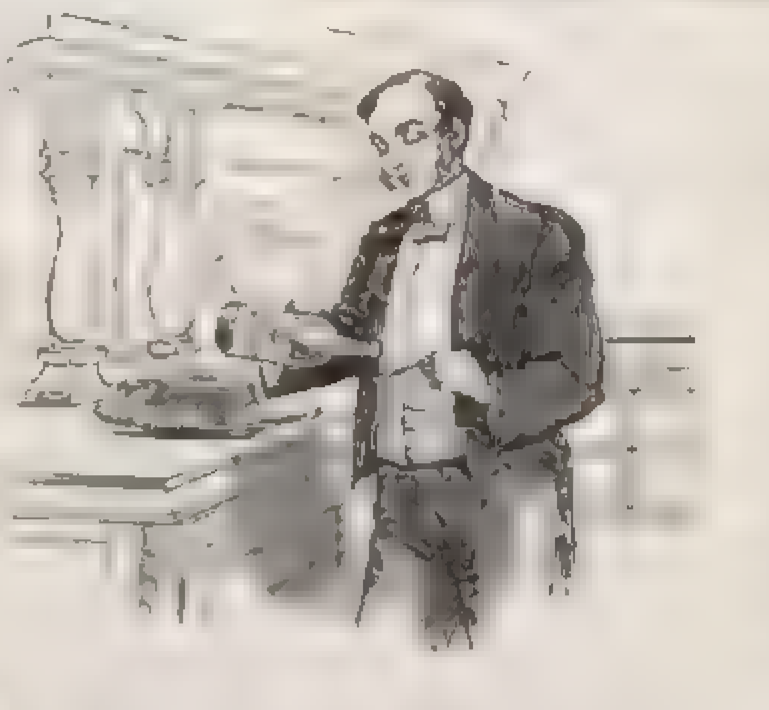
"The only kind that won't smart or dry on the face."

WILLIAMS' SHAVING STICKS, SHAVING TABLETS, TOILET WATERS, TALCUM POWDER, JERSEY CREAM TOILET SOAP, WILLIAMS' TAR SOAP, ETC., SOLD EVERYWHERE

Williams' Shaving Stick (Trial Size) Sent for 4 cents in Stamps.

THE J. B. WILLIAMS CO., Glastonbury, Conn.

Write for "The Shaver's Guide and Correct Dress"



Lea & Perrins' Sauce

THE ORIGINAL WORCESTERSHIRE

The Peerless Seasoning

Butlers in the best families, chefs in leading hotels and cafes and all first-class cooks can tell you that Soups, Fish, Hot and Cold Meats, Gravies, Game, Salads, etc., are given a rare and appetizing relish if seasoned with

LEA & PERRINS' SAUCE.

Refuse Imitations.

John Duncan's Sons, Agents, New York.

The new heat-imparting Thermalite Bag

"Successor to the Hot Water Bag"

Gives an even, long-continued, comforting heat *at the right* [illegible]

[illegible]

John Wanamaker [illegible]

Heat is Life

Sold by all leading druggists. Write for free descriptive book

THE THERMALITE COMPANY, 103 Elm St., New York City
[illegible] St. James St., Montreal

Near-Brussels Art-Rugs, $3.25

Sent to your home by Express Prepaid

Sizes and Prices	
9 x 6 ft.	$3.25
9 x 7 ft.	3.75
9 x 9 ft.	4.25
9 x 1[illegible] ft.	4.75
9 x 12 ft.	5.25
9 x 15 ft.	6.10

Beautiful and attractive patterns [illegible] color rugs. Woven in one piece. Both sides can be used, more durable than high-priced carpets. [illegible]

Also Importers of Portieres and Lace Curtains

Catalogue showing goods in actual colors, sent free

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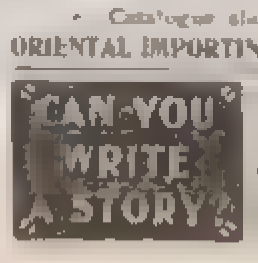
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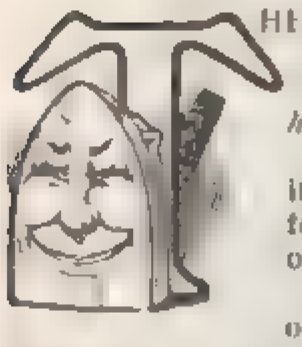
On the "Doctoring" of Clothes



THERE are lots of Clothes *shaped* by the hot Flat-iron instead of by *permanent hand stitching*.

Because the hot Pressing-iron is "the ready Doctor" for all *defects* in the Making of Clothes.

With it the *fulness* in an over-stretched seam may be temporarily *shrunken* out of sight.

But such shrinking or stretching, through *heat* and *moisture*, does not *remove* the defects they *cover*.

The Flat-iron merely dopes them *temporarily* so the garment can be "sold on its *look*."

And, the first few days of damp weather on which that garment is *worn*, the shrinking relaxes, and the stretching contracts.

Then the Coat *reveals* the Diseases for which it was "doctored."—

—Shoulders get lumpy and sloping.

—Collar "sets away" from the neck—or binds it so tightly that it produces a seeming hump on the back.

—Lapel bulges out at one side.

—Sleeves twist 'around or pinch under the arms.

—Coat Front wrinkles diagonally, etc.

• • •

How are *you* to know a Coat "doctored" by the Flat-iron *before* you buy it?

This is *how* you may know a "Sincerity Coat," free from these hidden faults, in any Clothier's Store.

Observe the man in the picture!

Note how he lays the Coat on the table.

Now see the *straight line* of Collar, where it turns over, and along its outer edge.

That *straight line* is proof positive that the Coat has been *cut* correctly and *hand stitched* into its final shape *without* Flat-iron faking.

A "doctored" Coat will show a full wavy outer edge of collar, or a curving line at turnover, when held in this position.

And, no matter how well the "doctored" Coat may fit you when you *first* put it on, there is always a *risk* that the first damp day's wear will *deform* it, and Caricature the Wearer.

It costs money to insure against every defect in workmanship *permanently* with expert *hand-needle work* instead of with the tricky Flat-iron.

And that's just how we insure our Sincerity Clothes. Cloth *can't* be worked up like metal.

It can't be *stamped out*, and made into good Clothes by *machinery*, which gives rigid *uniformity*.

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No two Suits or Overcoats are ever made *precisely* alike, though cut from the same piece of cloth and off the same set of patterns.

Defects of some sort *will* creep into almost every garment in the making.

These defects can be "*covered*" from sight, at the cost of a few cents, by Flat-iron faking. And, that's how 80 per cent. of them *are* covered.

Or they can be *permanently removed* by "Sincerity" Stitching.

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It costs time and money and supervision to put such *Shape-Insurance* into the Garment through Sincere *hand-stitched* Revision.

Now, if Shape-Insurance, and Sincerity Tailoring, are *worth* anything to *you*, you had better look for the label of the "Sincerity Clothes" Makers on your next purchase.

That label reads—

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The Children of the Author of
The Cherry Ribband

Crockett at Work and Play

S. R. CROCKETT—or Samuel Rutherford Crockett, M. A., as he is known at home—although one of the most prolific of contemporary authors (he has just published a new novel: The Cherry Ribband), is not of the sort who dictate their stories to a stenographer or tell them into a phonograph. He writes, instead, in the good old-fashioned way—with a pen—and if the pen happens to be of steel rather than a quill, that, at least, does not rob his romances of any of their historical flavor. He allows himself, moreover, a certain number of hours a day for his work, gives another portion to reading and research, yet another to cycling and golf, of which, since he has given up mountain-climbing, he is inordinately fond, and, most important of all, ever reserves a long period for romping with his children, whom he counts among his best friends and severest critics.

Indian Summer at Kittery

WILLIAM DEAN HOWELLS has for some years been passing his summers at Kittery Point, Maine, chiefly because he enjoyed the quiet of that place. But this summer Mr. Howells' quiet was rudely invaded. Not that he had Henry James for a guest—for it might seem a dubious compliment to Mr. James to say either that his being anywhere was productive of peace or antagonistic to it. But Kittery Point is just across the little Piscataqua River from Portsmouth, New Hampshire, and the presence there of the envoys so busy quieting Russia and Japan shattered all the immediately surrounding quiet into shrieking fragments. Perhaps that is why Mr. Howells—now that the conference is happily ended and peace restored to Tokyo, St. Petersburg and Kittery Point—will remain in New England for a month or two more before returning to New York for the winter.

The Man Who Knows

"PUBLISHERS are beginning at last to learn that the man on the road is a pretty good authority to consult about both the sort of novels that will sell and the sort of book-making that is attractive to the trade."

The man who, a few days since, made this statement has, for several years, traveled successfully for one of the best-known yet most conservative houses in America.

"It takes the publisher," he pursued, "a long time to learn anything. In fact, I sometimes think that in his business there is more time, thought and money spent to less purpose than in any other. But he does at last learn, it seems, and, in my case at least, the firm's waking up to the fact I've referred to. It stands to reason that the man on the road is in closer touch with the retailer, and, therefore, with the reading public, than his firm is.

"Now here"—and the speaker picked up a copy of a new novel by a popular author—"here is the story we're booming this year. This woman's last year's story went well, but it would have gone far better if it had been given a more attractive binding. I told my people so when I got back from the trip I had taken with it. Well, they believed me and called me into consultation about the make-up of this next one. Looks attractive, doesn't it?"

"What was the result?" asked one of the salesman's listeners.

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[illegible] two—*Outing* and *Touring* are modelled [illegible] Corliss Coon design, since copied in almost every other brand.

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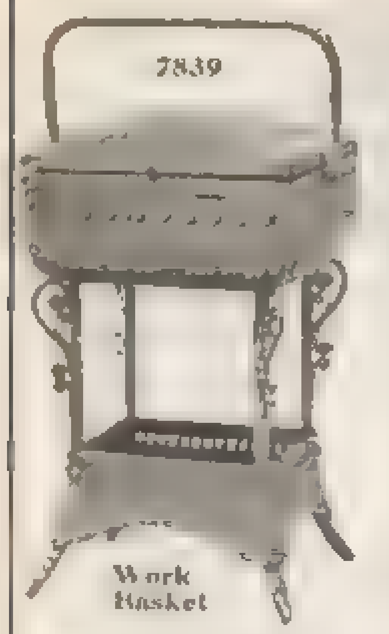

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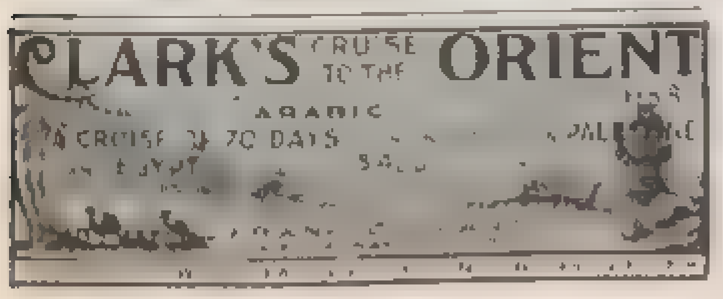


"The result," replied the salesman, "was twofold. In the first place, I am to spend less time on the road and more in the shop—which is good for me; and, in the second place, I sold fifty thousand of the book before publication—which, I think you'll agree, was pretty good for the firm."

Frederic Lawrence Knowles

THE death in September of Frederic Lawrence Knowles robbed America of one of her most promising young writers of verse. Although only thirty-six years old, Mr. Knowles had already won the praise of the conservative and discerning critics for the limpid quality of his verse, its easy flow, its fruitage of quotable lines and its delicacy of feeling. A single stanza from the title-poem of his latest volume, Love Triumphant, illustrates all these qualities:

Helen's lips are drifting dust;
Ilion is consumed with rust;
All the galleons of Greece
Drink the ocean's dreamless peace;
Lost was Solomon's purple show
Restless centuries ago;
Stately empires wax and wane —
[illegible] on, [illegible] Spain
Only one thing, undefaced,
Lasts, though all the worlds lie waste
And the heavens are overturned.
—Dear, how long ago we learned!

The Cake in the Case

MARK TWAIN says that prophecy is the easiest business extant. That may be quite true when you prophesy far enough ahead, but when you come to talk knowingly, for instance, about a story which is shortly to appear, the way is beset with danger. This was recently exemplified by a New York newspaper which remarked:

"Owen Wister, the well-known *Southern* writer, author of The Virginian, and Philosophy Four, has written a new love story, dealing with the relations of a Southerner and Lady Baltimore."

As Lady Baltimore happens to be a cake and not a woman, the uninitiated might suppose that Mr. Wister's new novel was a chronicle of indigestion.

"Back to the Farm"

MR. HOWELLS once wrote a delightful essay on Literary Centres of America, in the course of which he pointed out that there was a round dozen of such centres and that new ones were springing up all the time. Just now it begins to look as if Paw Paw, Michigan, was a candidate for a place on the list. At any rate, Will Payne has been there for several months and, having entirely given up his journalistic work for writing of a more permanent and serious kind, has established a sort of headquarters on a Michigan farm, where, just now, he has as a guest I. K. Friedman, whose short stories have been considerably praised by magazine readers and whose somewhat socialistic novel, By Bread Alone, was food for much discussion a few years ago.

In the Book Shop

¶ NOVEMBER THIRTIETH SHOULD be printed in red in this year's literary calendar: Mark Twain will be seventy.

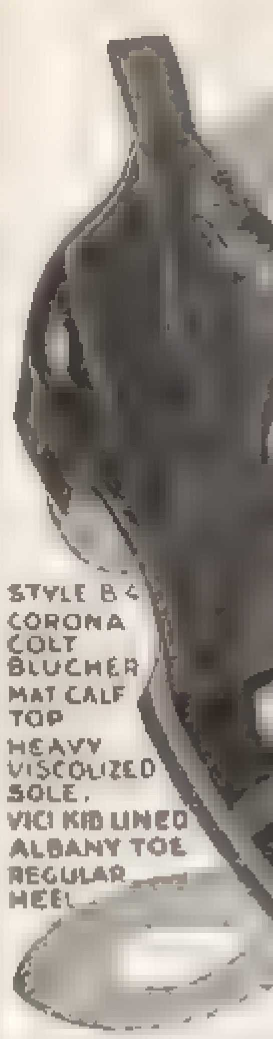
¶ REX BEACH has abandoned business to devote himself entirely to literary work. The reverse process is the more frequent.

¶ CHURCHILL WILLIAMS, author of J. Devlin, Boss, and The Captain, is putting the finishing-touches to a new novel which will appear early next April.

¶ INQUIRIES HAVE BEEN many as to the identity of the author of A Social Secretary, which ran serially in THE POST. The story has now been published in book form and its title-page lets the cat out of the bag: David Graham Phillips wrote it.

¶ POOR MR. ROCKEFELLER has been having a hard time of it lately, but there is a rift of sunshine in the darkness of even his heavens. He may breathe easier at last: Hall Caine regretfully announces that he will not write a novel about the American Money King.

¶ SEVERAL OF THE curious have asked why Eleanor Hoyt, the author of Kidnaped by Bettina, signs that new novelette "Eleanor Hoyt Brainerd." The answer is simple. Mr. Brainerd is a young New York lawyer and Miss Hoyt happens recently to have married him.



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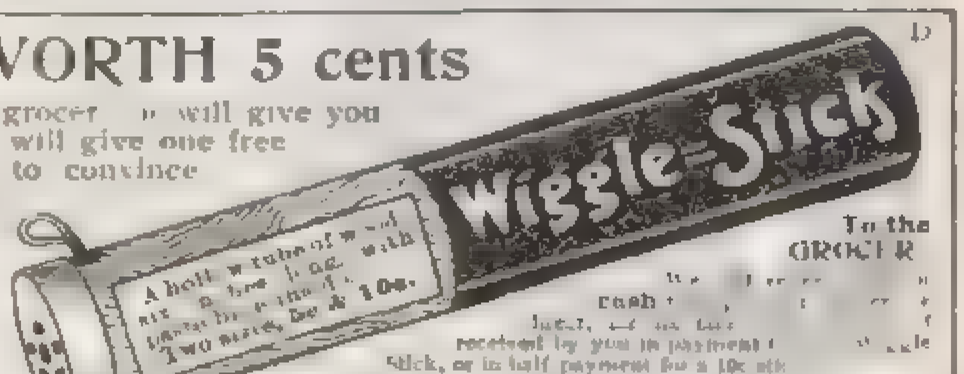

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P L A Y E R F O L K

Calling Down a Manager

LILLIAN RUSSELL has for many years been known to two distinct publics—those for whom she is the Queen of comic opera, and those who have smoked what, in her Weberfield days, Peter Dailey once called "her cigars." She is seen at her best, perhaps, by those who meet her off the stage. If Oliver Herford had known her better he might not have propounded his long-famous question: "Why *do* people marry Lillian Russell?"

At least those who have rehearsed with her speak enthusiastically of her cheerful and pointed good sense. When her recent musical adaptation of The School for Scandal was in preparation she was commendably anxious to make it not unworthy of its great original, and was in constant fear that her commercial manager would cheapen it with a view to the supposed tastes of the public. Sure enough, one day he objected that the scene in which Charles Surface auctions off his ancestors was slow, and said that the chorus must be brought in for a cake-walk. Miss Russell looked him gravely in the eye.

"Nobody knows that you ever thought of such a thing but you and me," she remarked, "and I won't tell."

She didn't; but there happened to be a little bird in the wings.

Miss Nillson's Luck

MISS CARLOTTA NILLSON, whose success as Mr. Dixey's leading woman was signal, has one of those dramatic histories with which the lives of player folk abound. Of Swedish parentage, she first played one or two minor parts in London, and then came to America. Here she was reduced to the verge of starvation, and with never an engagement. Her health failed and her good looks waned; but still she haunted the anterooms of the managers and the front doors of producing playwrights. Many now remember her as she used to plead for work, striking her bosom with exaggerated theatricality, and exclaiming that she *had* temperament—that she only needed the chance to convince people of her power.

Finally, Mrs. Fiske, whose heart is the tenderest, and whose eye for talent in acting is unerring, gave her the small part of *Mrs. Elvsted* in Ibsen's Hedda Gabler. It was said of Garrick that he was the most theatrical man in the world off the stage and the most natural on it. The same proved true of Miss Nillson.

Mr. Charles Frohman, who is as quick to recognize abilities once proved as he is slow to divine them in newcomers, gave her the title rôle in Pinero's Letty. These two performances established Miss Nillson as an emotional actress whose effects are as searching of the heart as her methods are simple and restrained.

In The Man on the Box she has for the first time attempted light and buoyant comedy. Her part is one in which Ada Rehan would have found scope for her freshest mood of mingled tenderness and mischief; and, though Miss Nillson perhaps fell short of what might have been done, it was admitted on all hands that her performance, admirable in its artless simplicity and intrinsic mirth, proved her powers all but as versatile as they are deep and true.

May Irwin Curbs an Admirer

LIKE all comedians who limit themselves to parts that express their own personality, May Irwin gets the credit for most of the good lines in her plays. Her authors say that her reputation in this respect is exaggerated; but her manner in private life is so downright and cheerily breezy as to convince one that she could if she would. A prominent young Yale graduate happened to be crossing on the same steamer with her, and, with the address of a man accustomed to be welcome, asked if he might speak to her. She looked up at him and smiled.

"Talk away, young man," she said. "Talk right away!"

He did so, and expressed a polite but warm enthusiasm for her as an actress.

"Do you see that young man?" she asked, pointing to a youth well on in the twenties.

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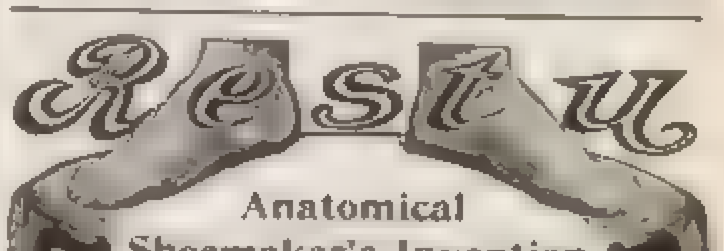


Restu
Anatomical
Shoemaker's Invention
Relieves all foot ills. Flat foot, rheumatism, weak ankles, cramp [illegible] disappear. Curves [illegible]; worn comfortably in any [illegible] Men, Women and Children.
Write for Interesting Booklet.
RESTU MFG. CO., 50 State St., Sharon, Pa.

Trufit

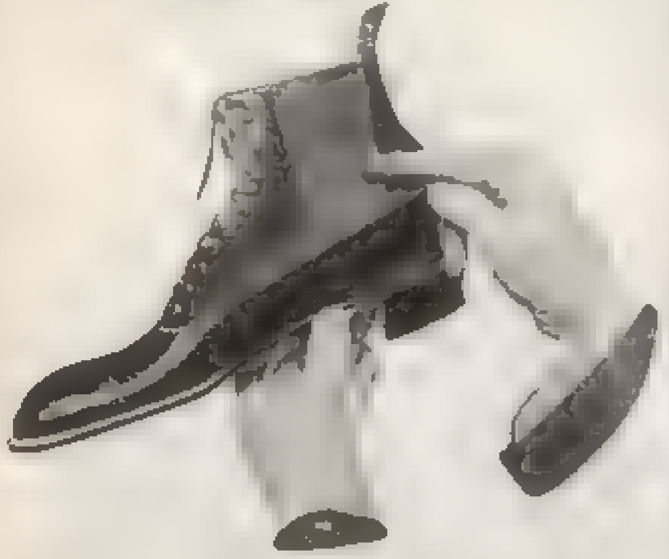
May we again repeat that Trufit is *not* a special make or brand of shoes, but denotes *a style* or design that may be incorporated in any make or brand of shoes owing to a new and practical change in the top portion of the shoe that encircles the ankle.

It is up to you *to demand* this Trufit *style from your regular dealer* and *not* allow yourself to be dissuaded, having become convinced.

If you want *real foot comfort* and a shoe that may be put on or removed without unlacing, *demand* a Trufit. It will cost you no more, but will be worth many times more in *comfort* and *pleasure* than a shoe that *binds* and irritates your ankle nerves and muscles.

Sold by First-class Dealers

Some dealers object to handling this style of shoe, as it may cost them a trifle more; but if you *insist*, your dealer ought to supply you. If he will not, drop us a postal, and we will tell you how to obtain a pair.



For stout people the Trufit style of shoe is indispensable. It may be put on or removed without adjusting or untying the laces. It's all in the stretch.

Catalogue Free

The Trufit Company
Albany Building Boston, Mass.

NICE AND SOFT

Mother's Blankets

Made of pure, soft Southdown wool — just as they were in Colonial days — and sold to you

Direct from the Mill at $1 a Pound

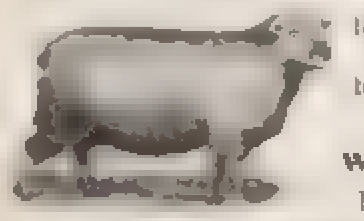
We have been making blankets for particular people for twenty-five years. There aren't any softer, finer, warmer blankets made anywhere.

All sizes from 3 to 7 pounds to the pair. Pure white [illegible].

Send for the [illegible].

Save money by buying direct.

DELMONT WOOLEN MILLS
Box 800, Delmont, Pa.



“Let her go Gallagher!”
All sport—no chance for a “spill”
Irish Mail
“It's geared.”
Patent applied for
[illegible] FREE.
Hill Standard Mfg. Co.
[illegible] Ind.
Successors to The Standard Mfg. Co.

“He is the living image of my son—when his back is turned.”

“No one would believe that you had a son,” said her gallant admirer.

“Ugh!” exclaimed Miss Irwin. “Well we'll split the difference.”

Her admirer took the hint and modified his enthusiasm. Also, he told the story.

An Unsquelched Critic

THE managers have a saying that if the public wants a play it will have it, though every critic in town “roasts” it, and that if the public doesn't want a play it won't have it, though it is everywhere praised to the skies. They are absolutely right; but the fact remains that they send every critic an aisle seat in the middle of the house, and in addition the adjoining seat for a friend to keep him in good humor. Here, too, they show their shrewdness. A large proportion of new plays are of that indifferent sort which are floated into moderate success or consigned to a slow but sure oblivion by what the papers say the morning after. No one knows as well as the habitual first-nighter how keen are the hopes and the fears of those whose interest is at stake. Even the layman, who at the rising of the curtain doesn't care a turn of his hand, is often, before the evening is over, converted into an ardent advocate for or against the play. A case of this kind at the first night of Henry Dixey's latest venture, The Man on the Box, resulted in the enactment of a comedy which was subtle indeed, but not more subtle than amusing to those who were “in” on it.

The play was rather slender and light for the jaded tastes of first-nighters; but it was well written, and beautifully stage-managed and acted. Its fate was in the balance. A pair of jovially inclined bachelors, who had dined, sat next to two aisle seats. These were occupied by two young-looking men, one of them the understudy of one of the elder American critics, and the other a college friend of his, recently graduated in theology. The bachelors noticed that they were indifferent to the play, and, intent on helping it along, scraped acquaintance with the reverend gentleman in an entr'acte by asking if they had not once been introduced by the actor, Hackett. It was not an auspicious beginning; but the bachelor persevered, and asked whether the youth who had been sitting in the aisle seat was a critic. Finding that he was, they said:

“We are not critics; but tell your friend that, as mere members of the public, we like this show.”

During the next act the critical understudy was so informed. “You may say to your new friends,” he instructed the young minister, “that I agree with one Vanderbilt: The public be—you know!” In the next entr'acte the reverend young gentleman, who had a sense of humor, conveyed the retort to the jovial bachelors. They do not tell the story. The young critic does. Yet it was observed that he so far recovered from his indifference as to write very amiably of the play.

Good Medicine for Smart People

JAMES K. HACKETT and his wife, Mary Mannering, who have for some years attempted with indifferent results to navigate the skies as luminaries of the first magnitude, are appearing together, in The Walls of Jericho, for the first time since the days of the old Lyceum stock company. This play, it appears, is very much the thing. It gained its vogue in England—it is now in its second year of prosperity there—by virtue of the moral fervor with which it arraigns the gayer circles of society in Mayfair. An Australian millionaire has married the daughter of an impoverished peer; but the rottenness of the circle in which she moves revolts him, and in a sounding tirade he arraigns it, and his wife with it. The walls of the modern Jericho crumble before this Joshua, and he takes his lady away to lead the simple life in Queensland.

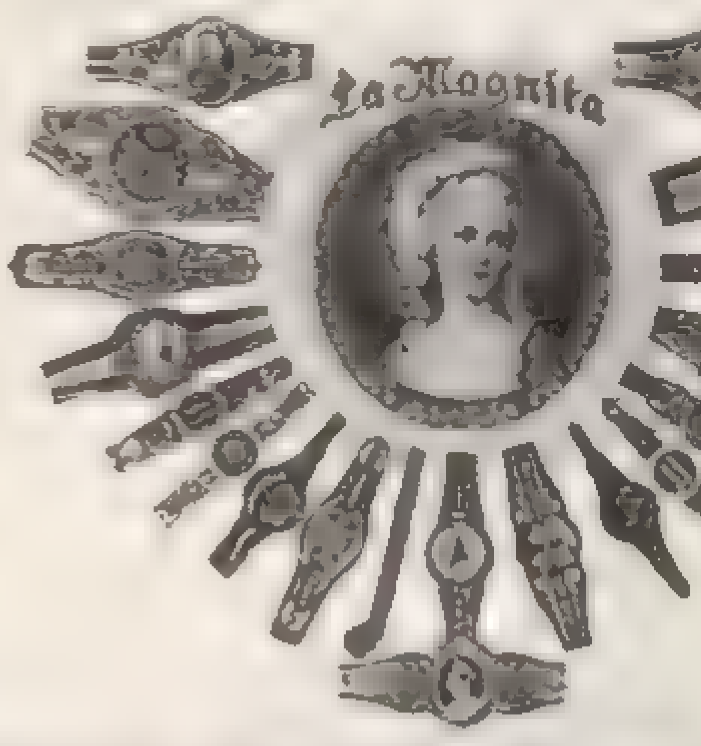
The play is not a consistent work of art, the characters, on any reasonable analysis, appearing melodramatically absurd. But the sincerity of its moral is unquestionable and the public takes to it immensely. The play has the further advantage of representing the gayety and cynical wit of the London smart set in a manner brilliantly diverting. Mr. Hackett and his wife have a vehicle that will keep them together as co-stars for many a month to come.

Segar Band Plates

The most fascinating employment for spare moments—the daintiest of useful gifts to a man—the handsomest result for the least expenditure of time and money, is a SEGAR BAND PLATE.

You can make them in from thirty minutes to three hours, and they are prized as useful and beautiful gifts, either as ash-trays, card-receivers or plaques for decoration.

There is no limit to the amount of artistic taste and skill that may be easily displayed in making these plates.



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All you need is the plain glass plate, the centrepiece, the segar bands and our booklet “The Art of Making Segar Band Plates.” The booklet we will send you FREE upon request; the centrepiece and the collection of bands we will also send FREE upon receipt of your order for a box of any one of our following brands of well known segars. Every box guaranteed—**All Segars Are Banded.**

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	ROMEO & JULIETA	Perfectos	" 25— 5.00	" 100— 20.00
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Sumatra Wrapper Long Filler Segar	LADY CUBA	Lady Cuba	Box of 25—$1.00	Per 100— $4.00

Money order, check or draft on New York for the right amount should accompany each order, and the centrepiece and collection of bands will be sent at once with the segars prepaid. **Segar catalogue free.** For references we refer you to your own bank.

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WHY? It is the best safety shaving device in the world. Kampfe Bros., Safety Razor makers for past quarter century. Razor complete, by mail, $1.50. Handsome Leather Case Sets, $2.25 [illegible]
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$8 FIRE!!! WATER!!! THIEVES!!!
Buys You Absolute Protection

A Fire and [illegible] is indispensable in the home or in your apartment as in the office. We make the [illegible] and complete line of absolutely fire proof, water proof, damp proof, [illegible] and moderate priced vaults for home, apartment, office and [illegible].

We sell a vault for as low as $8.00

Sold for Cash or on Monthly Payments. [illegible]
—or sold for cash direct to consumers where we have [illegible]

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ranging in size from 75 pounds, $8.00 to $47.00 each. [illegible] **Send for Complete Catalogue**, small payment plan and unquestionable proofs of the matchless qualities of these famous protectors of valuable papers, money, jewelry, silverware, keepsakes, etc., etc.

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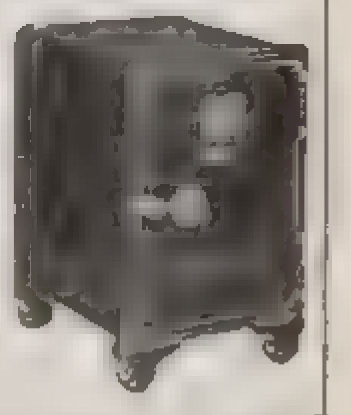

ASBESOLE Soles to slip in your shoes—made of Asbestos. Prevent corns, bunions and chilblains. Asbestos—a non-conductor keeps in the heat and keeps out the cold and wet. They prevent and absorb perspiration of the feet.

Three qualities—**20c, 30c, 50c** per pair. At your Druggist, Shoe dealer or sent postpaid upon receipt of price. State size of shoe.

Illustrated pamphlet sent FREE

THE ASBESOLE Co.
DEPT. A 76 PARK PLACE, N.Y.

The retail price of a cigar is made up of what?

Cost of the goods and cost of selling. So long as there is cost of selling, the consumer must pay it—just as he pays [illegible] and taxes—hidden in the [illegible]. If [illegible] can cut off the cost of [illegible] and pay only the cost of the goods, you can buy your cigars cheaper.

But the retailer cannot do it for you. I can.

I sell you my cigars at about [illegible] prices because I cut out [illegible] all the selling cost, and sell at the cost of the goods.

It costs me, to be sure, a little to sell a man his first hundred cigars—nothing to sell him the second [illegible] in [illegible]. It [illegible] average selling cost is a minute percentage on my business—it is more than 50 per cent. of the retailers' prices.

Shivers' Panatela at $5.00 per 100 is equal to cigars retailed at 10c each. It is the ideal business and between-times smoke, and good at all times for those who never want a really [illegible] cigar. The filler is all [illegible] long [illegible]. The [illegible] wrapper genuine [illegible]. Strictly hand made. Full 5 in. long

Shivers' Panatela [illegible]

MY OFFER IS:—I will, upon request, send one hundred Shivers' Panatela Cigars on approval to a reader of The Saturday Evening Post, express prepaid. He may smoke ten cigars and return the remaining ninety at my expense if he is not pleased with them; if he is pleased, and keeps them, he agrees to remit the price, $5.00, within ten days.

Enclose business card or give personal references, and state whether mild, medium or strong cigars are wanted

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FLEXIBLE FLYER
The Sled that Steers

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[illegible] The only [illegible]

Model Sled Free

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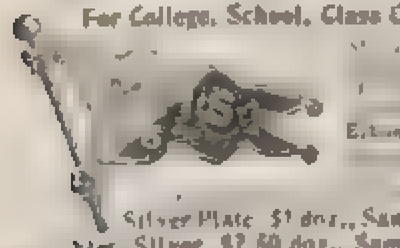

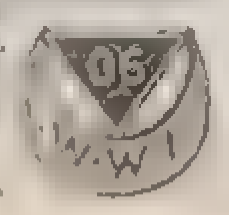

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For College, School, Class Club, Society or Lodge.

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Silver Plate $1 doz., Sample, 10c
Ster. Silver, $2.50 doz., Sample, 25c.
[illegible] new catalog [illegible] in gold and silver [illegible] badges, at right prices [illegible] free
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ODDITIES & NOVELTIES

Of Every-Day Science

DISGUISES OF THE MUSKRAT—IN WOMAN'S FURS HE IS A CRIMINAL OF MANY ALIASES

ABOUT two million muskrats are caught in the United States in a twelvemonth. Their skins are a most valuable contribution to the fur market furnishing an excellent substitute for the pelts of various animals that are rarer and more difficult of capture. If you buy a boa or muff of "Alaskan seal," you may be sure that it is really muskrat. Your gloves of "Australian mink," or "Canadian mink," are muskrat. Your cap of "Baltic seal," or "castor loutre," is muskrat. Even the precious garment of "sea otter," which has cost you so dear, may really be muskrat.

Muskrat fur never appears under its own name in the market. The animal is not really a rat at all, but a species of "vole." It is as large as a good-sized kitten, with short legs and a bare, flat tail. Usually it lives in the bank of a stream, the entrance to its burrow being under water. Many of the animals are taken by professional trappers, but most of them are caught by farmers' boys, who earn quite a bit of pocket-money in this way. Small steel traps, set near the holes, are commonly employed, but some muskrats are shot by moonlight.

The farmer's boy sells his muskrat pelts to the country grocery-man, getting five cents apiece for them. Many collectors of scrap iron and rags deal in the skins incidentally. In the city market they are worth from ten to twenty cents each, but exceptionally fine ones will fetch sixty or even seventy-five cents. The best of the pelts come from New Jersey and Long Island, and are used for overcoat linings, collars and cuffs.

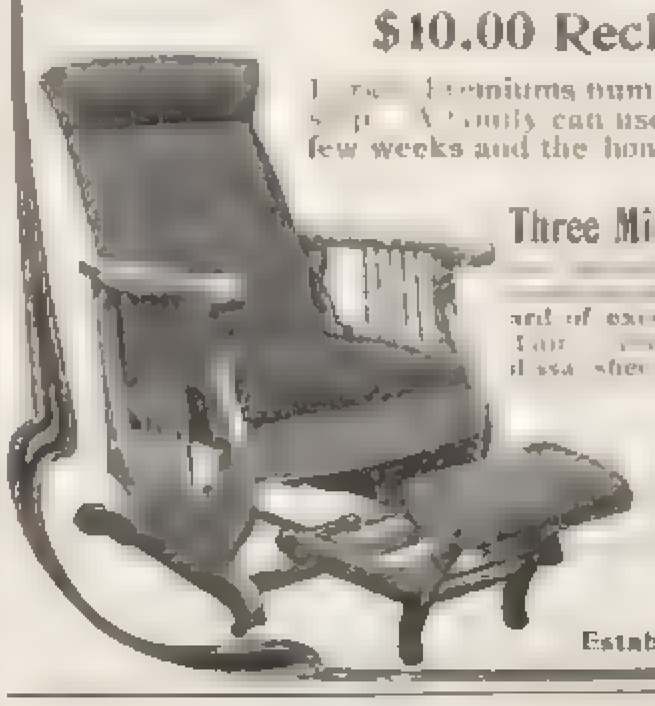
The muskrat skins, when they get into the hands of the wholesale dealer, go to a "dresser," who scrapes them, puts them into a tub with grease and sawdust, and stamps upon them with bare feet, the object of this process being to soften them. Then they are sorted, the pelts being classified as "large and good color," "large and poor color," and "small." The small ones are used for linings; the large skins of poor color are dyed, while the best ones, large and of good color, are utilized in their natural state. The finest muskrat pelts are dark brown, closely resembling mink, and are known in the retail market as "Australian mink."

Muskrat fur is made to imitate seal by shearing off the fur to the proper length and dyeing it, the long surface hair being removed by plucking. To imitate sea otter, white hairs are introduced here and there. There are plenty of such artifices in the trade. "Electric seal" is made by dyeing the skins of white hares and burning the hair down to the requisite length by electricity. "Black marten" is the business name for skunk; "bear" is goatskin; "beaver" is nutria; "mink" is often prairie-dog; "chinchilla" is Belgian hare; and ermine is white hare, the tails being made out of rabbit skin at a cost of one cent apiece.

GREAT FORTUNES IN JEWELS—MONEY ONLY TALKS, BUT THE DIAMOND FAIRLY SCINTILLATES.

THE "family jewels" of the wealthy nobles of England pale into insignificance when compared with those belonging to multi-millionaire Americans. It is stated, on the authority of a great jewelry firm, that there is more than $100,000,000 worth of diamonds in New York alone, about one-half of this vast quantity having been imported within the last dozen years. What people in the trade speak of as the "diamond age" in this country began in 1893, when over $15,000,000 worth of these and other precious stones paid duty at our custom-houses.

Naturally, there is a good deal of rivalry among the very rich in regard to their possessions in the way of jewels. Almost undoubtedly, however, Mrs. John Jacob Astor owns the most valuable collection, her gems being appraised at three-quarters of a million of dollars. It is nothing



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HOMES FURNISHED WITHOUT COST

Buying from the retailer is too expensive [illegible] he cannot afford to give a $20.00 retail value for $10.00—we do. In purchasing from us, the manufacturers, $10.00 worth of

Laundry and Toilet Soaps, Toilet Articles, Coffee, Teas, Spices, Extracts, Baking Powder, etc.

you receive the saved middlemen's profits and expenses in this

$10.00 Reclining Chair Free

[illegible] Premiums number nearly 900 and all are of thorough workmanship. [illegible] family can use a $10.00 assortment of Larkin Products every few weeks and the home may be furnished comfortably and elegantly with the saving

Three Million Satisfied Customers are the result of thirty years [illegible] and of excellence. All orders filled subject to [illegible] Trial, money refunded if dissatisfied.

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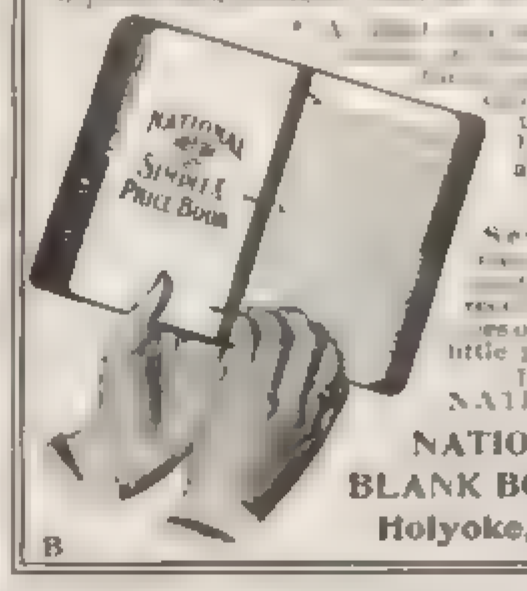

NATIONAL SIMPLEX PRICE BOOK

MOST persons know [illegible] they [illegible] remember [illegible]. The [illegible] way [illegible] facts and figures is to put them [illegible] device ever invented for such jottings is

The Simplex Loose Leaf Price Book

It is light, compact and inexpensive. Bound in black cowhide seal, fully flexible, leather lined and flat opening. The [illegible] order and they will [illegible] any size.

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Full particulars of new violins will be found in our Musician's Hand Book [illegible]

Souvenir catalogue of old [illegible] free to those interested. Illustrated with fac simile [illegible]. Presents a list of old violins possessing the pure [illegible] and costing from $100 to $10,000.

Small Cash and Monthly Payments

A SPECIAL OFFER We will send several violins on approval and allow seven days' examination.

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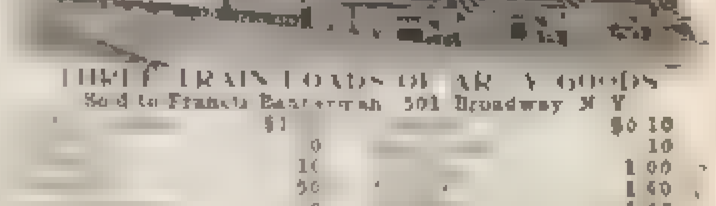
Thomas A. Edison



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Largest stock in the world. 15 acres required for storage

HORLICK'S MALTED MILK

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For Shakespeare's Seven Ages

is a complete, pure food, which builds up the brain, bones and muscles, and promotes healthy growth of the entire system. All of Nature's mineral phosphates are retained. Helpful in meeting the strains put upon the growing child of school age. Also as a table drink, far superior to tea, coffee and cocoa for the whole family.

Pure milk and the extracts of selected malted grains. A delicious food-drink is ready in a moment by simply stirring the powder in water. In Lunch Tablet form also, a healthful confection for children, recommended by physicians. Excellent as a lunch at recess.

A sample, vest pocket lunch case, also booklet, giving valuable recipes, sent if requested. At all druggists.

Ask for Horlick's; others are imitations

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TO FILL
The Original and Only Genuine
CONKLIN'S
Self-Filling Pen

Simply dip in the ink, press with the thumb, and the CONKLIN PEN is filled and ready for instant use. [illegible]

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[illegible] Guaranteed [illegible] profits [illegible] send today THE N. W. SCHOOL OF TAXIDERMY, [illegible] St., Omaha, Neb.

extraordinary for a New York woman to appear in a box at the opera with $300,000 or $400,000 worth of diamonds, rubies and emeralds on her person, the effect of the costume (which may comprise tiara, necklaces, and "plastron" covering the whole front of the waist) being such as to give to the wearer the appearance of scintillating in a costume composed entirely of precious stones.

The diamonds now existing in the world have a total value exceeding $1,000,000,000. Of this quantity two-thirds has been produced within the last thirty-five years; yet during that time the price has doubled, mainly owing to the control of the market by the owners of the South African mines, from which almost the entire supply of these gems at the present time is obtained. Dealers hold not far from $350,000,000 worth in their possession, and the mines aforesaid furnish somewhat more than $15,000,000 worth per annum, the output being carefully limited.

REAL USES FOR KALEIDOSCOPES — They Design Lace and May Soon Design Wall-Paper, Too.

A CURIOUS method of utilizing an instrument hitherto regarded merely as a toy has been devised by lace-makers, who at the present time are employing for their own purposes the contrivance familiarly known as the "kaleidoscope."

The optical principle on which the kaleidoscope depends is well known and extremely simple, small mirrors being so arranged as to multiply the images of a few little bits of glass of different colors which are jostled about as the instrument is turned on its axis, so as to fall into different arrangements with relation to each other.

In this way patterns exquisitely symmetrical and beautiful to the eye are produced, changing with every turn of the tube through which one looks. On the whole it seems surprising that nobody until recently should have thought of using them for ornamental purposes; but the lace-makers have found that in this way they can obtain unlimited new designs.

So many thousands of combinations are possible in the arrangement of the bits of glass that one might turn the kaleidoscope for a year without seeing the same pattern appear twice. The saving of imaginative ingenuity to the designer is great, and one may reasonably expect to see the instrument used before long in the making of wall-papers, carpets and oilcloths, the adapted toy affording suggestions for color schemes as well as for patterns.

FOSSIL NAVIGATORS — The Ship-Lizard that Grew its Own Sails and Carried Them on its Back.

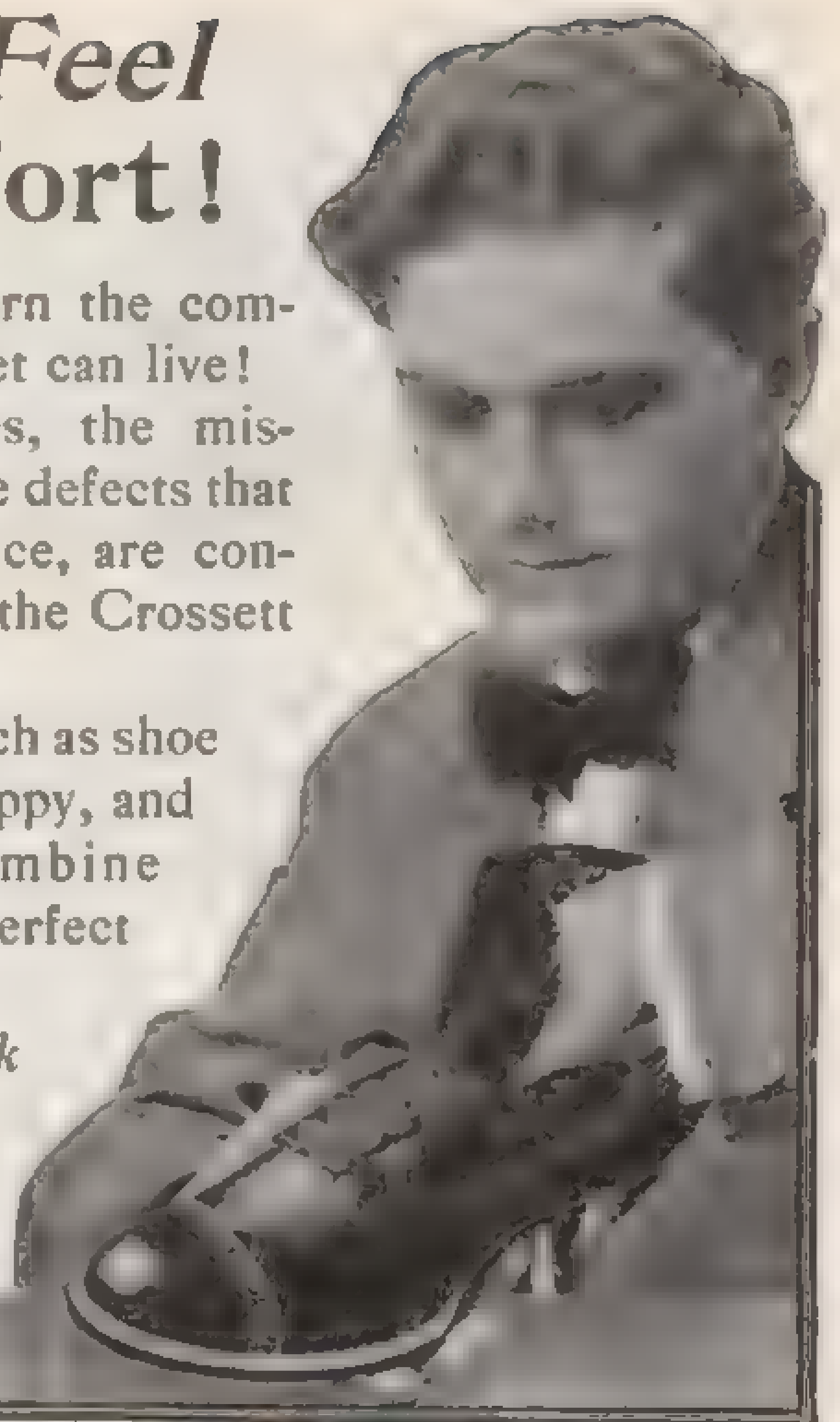
QUITE a mine of fossil remains of a reptile hitherto unknown to science has been discovered recently in Texas. The animal in question was a lizard more ancient than the dinosaurs. In its day the first ichthyosaur had not been hatched from the egg, and the earliest crocodile was not yet crawling on the earth. But this animal, which was about fifteen feet in length when full grown, carnivorous by habit, and encased in an armor of bony plates, was chiefly remarkable by reason of the huge frill that adorned its back.

From each vertebra of the creature's backbone there sprang a tall spine, slender and flexible, the longest being four feet or so in height. Each of these spines was provided, furthermore, with a number of cross-pieces, like the yardarms of a ship. Nobody can imagine what such a frill could have been useful for, unless it were an ornament. It is surmised, however, that membranes were stretched upon the cross-pieces.

If so, why? Nobody knows; but the suggestion is made that the great lizard, being a swimmer, may have utilized the membranes as sails, thus navigating the waters of the Permian Epoch, in which it lived, more easily and comfortably by the help of the wind. Such a notion seems rather absurd, but it is the most plausible theory as yet offered, and because of it the name Naosaur, or ship lizard, has been bestowed upon the reptile.

An interesting point about the Naosaur in question is that it belonged to a family from which, according to the late Professor Cope, all of the modern animals, including ourselves, are directly descended. If this theory be correct, we may look upon the ship lizard as a possible and at least collateral ancestor.

You Can *Feel* the Comfort!



Let your hand learn the comfort in which your feet can live!

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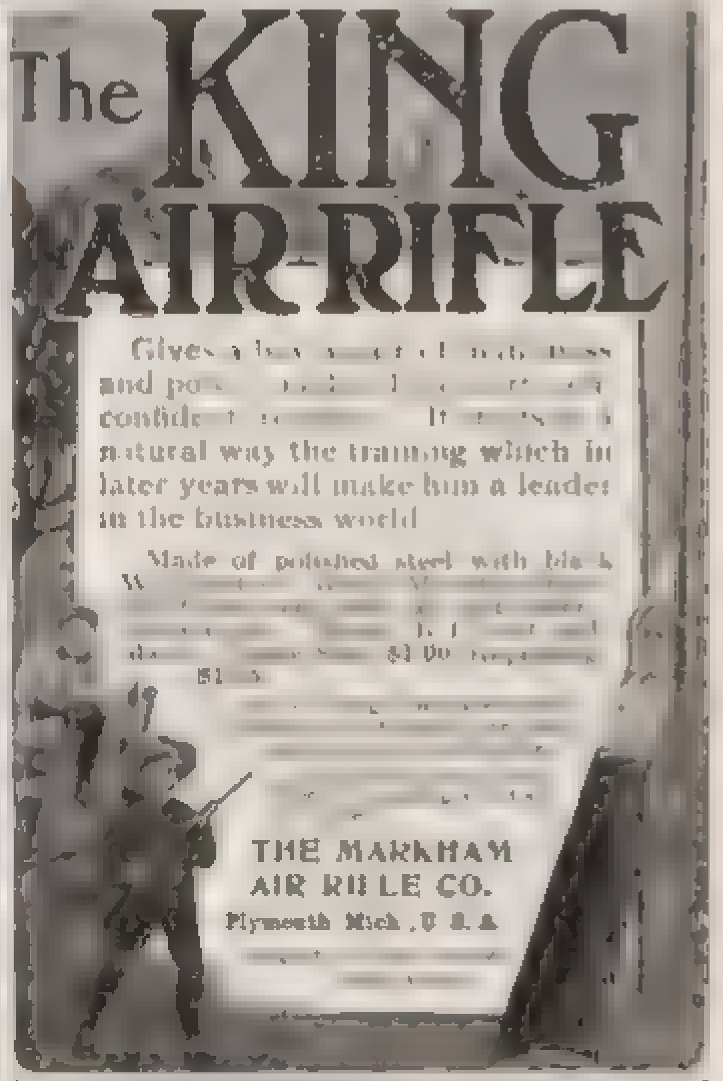

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Gives a boy [illegible] and po[illegible] confide[illegible] It [illegible] natural way the training which in later years will make him a leader in the business world.

Made of polished steel with black [illegible] $1.00 [illegible]

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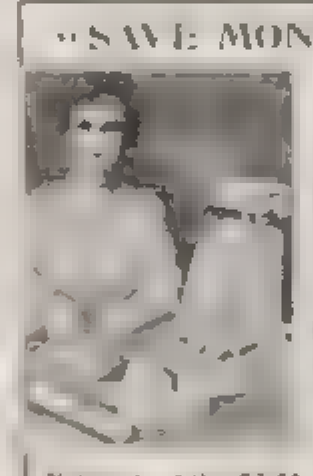

[illegible] perhaps your letter will offend — you can't afford to guess — can you?

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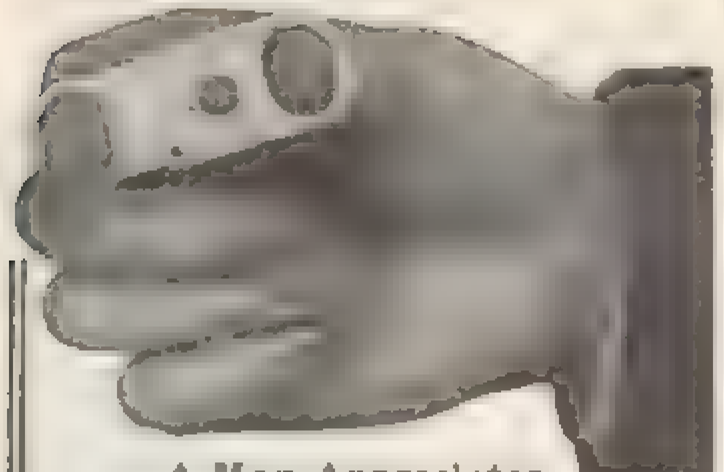

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LADY BALTIMORE

(Continued from Page [illegible])

and elderly lady, made her contribution to my entertainment. She had kept silence, I now felt sure, because gossip was neither her habit nor to her liking. Possibly she may have also felt that her displeasure had been too manifest; at any rate, she spoke out of her silence in cold, yet rich, symmetrical tones.

"This, I understand, is your first visit to Kings Port?"

I told her that it was.

She laid down her exquisite embroidery. "It has been thought a place worth seeing. There is no town of such historic interest at the North."

Standing by my chair, I assured her that I did not think there could be.

"I heard you allude to my half-sister-in-law, Mrs. Weguelin St. Michael. It was at the house where she now lives that the famous Miss Beaufain (as she was then) put the Earl of Mainridge in his place, at the reception which her father gave the English visitor in 1840. The Earl conducted himself as so many Englishmen seem to think they can in this country; and on her asking him how he liked America, he replied, very well, except for the people, who were so vulgar.

"'What can you expect?' said Miss Beaufain; 'we're descended from the English.'

"But I suppose you will tell me that your Northern beauties can easily outmatch such wit."

I hastened to disclaim any such pretension; and having expressed my appreciation of the anecdote, I moved to the door as the stately lady resumed her embroidery.

My hostess had a last word for me. "Do not let the cake worry you."

Outside the handsome old iron gate I looked at my watch and found that for this day I could spend no more time upon visiting.

IV THE GIRL BEHIND THE COUNTER

IT WAS not I who, at my sequestered lunch at the Woman's Exchange, began the conversation the next time. That confection, "Lady Baltimore," about which I was not to worry myself, had, as they say, "broken the ice" between the girl behind the counter and myself.

"He has put it off!" This, without any preliminaries, was her direct and stimulating news.

I never was more grateful for the solitude of the Exchange, where I had, before this, noted and blessed an absence of lunch customers as prevailing as the trade winds; the people I saw there came to talk, not to purchase. Well, I was certainly henceforth coming for both!

I eagerly plunged in with the obvious question:

"Indefinitely?"

"Oh, no! Only Wednesday week."

"But will it keep?"

My ignorance diverted her. "Lady Baltimore? Why, the idea!" And she laughed at me from the immense distance that the South is from the North.

"Then he'll have to pay for two?"

"Oh, no! I wasn't going to make it till Tuesday."

"I didn't suppose that kind of thing *would* keep," I rather vaguely muttered.

Her young spirits bubbled over. "Which kind of thing? The wedding—or the cake?"

This produced a moment of laughter on the part of us both; we giggled joyously together amid the silence and wares for sale, the painted cups, the embroidered souvenirs, the new food and the old family "pieces."

Then, presently, I began to manœuvre. "I see you quite know."

But her wide, charming eyes merely stared.

I persisted. "About him — her — it! Since you practically live in the Exchange, how can you exactly help yourself?"

Her laughter came back. "It's all, you know, so much later than 1812."

"Later! Why, a lot of it is to happen yet!"

She leaned over the counter. "Tell me what you know about it," she said with caressing insinuation.

"Oh, well—but probably they mean to have your education progress chronologically."

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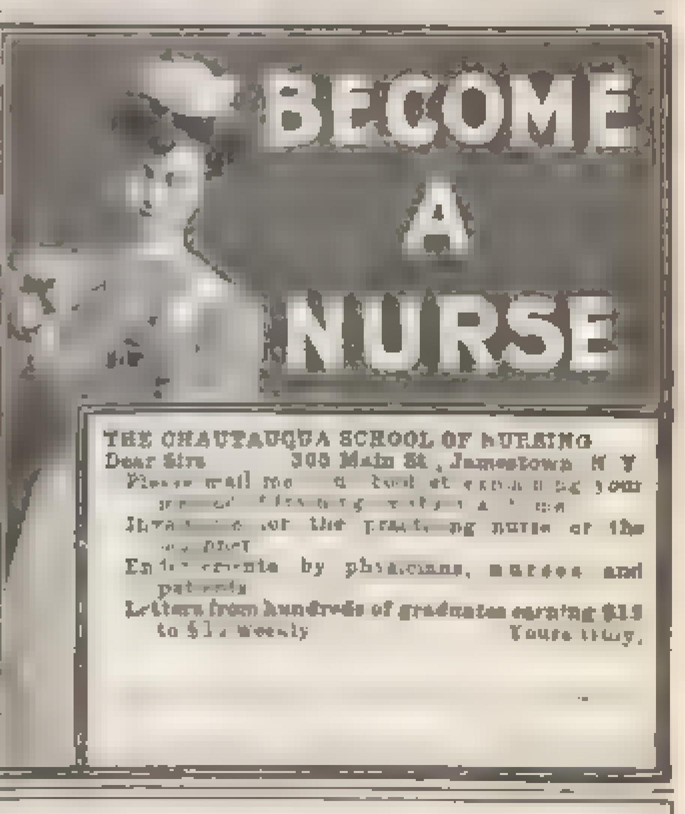

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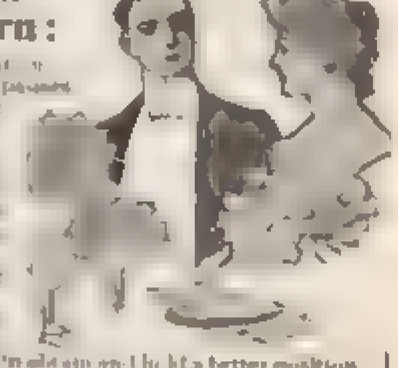

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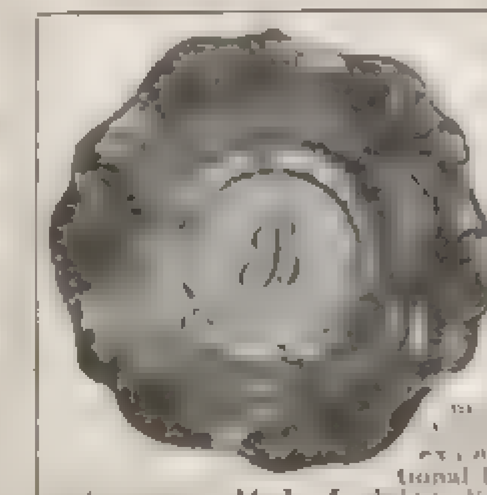

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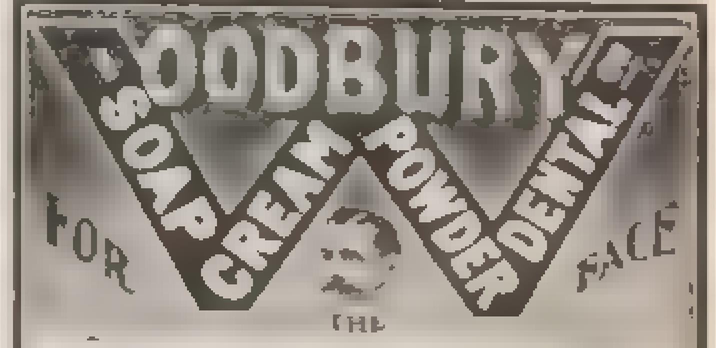

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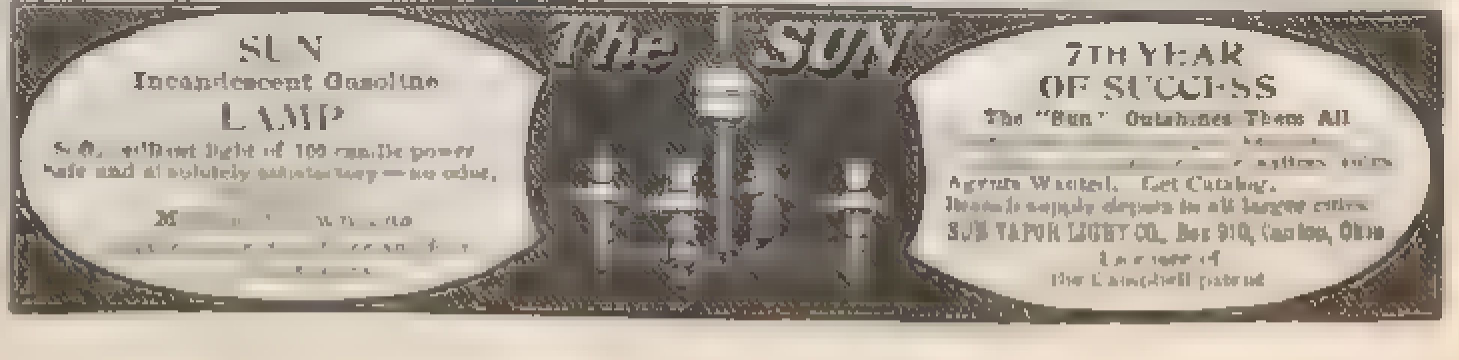

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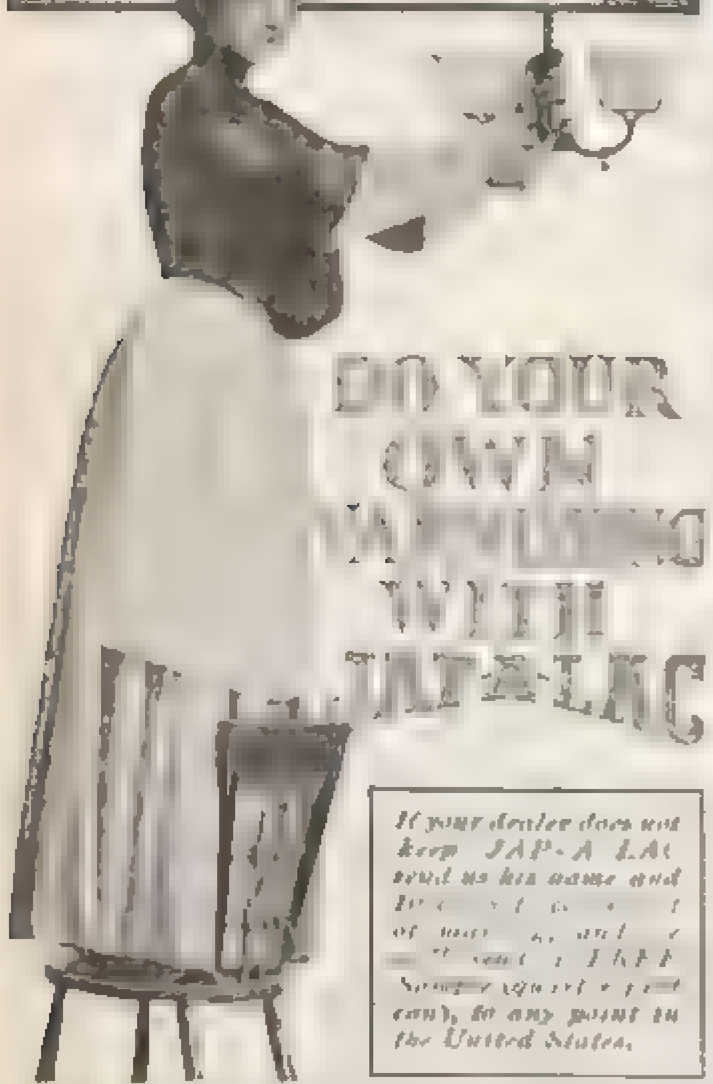
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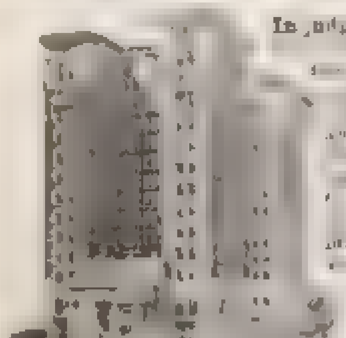


THE CITIZENS SAVINGS AND TRUST CO. CLEVELAND, O.
ASSETS OVER FORTY MILLION DOLLARS

"I think I can pick it up anywhere. We had to at the plantation."

It was from my table in the distant dim back of the room, where things stood lumpily under mosquito netting, that I told her my history. She made me go there to my lunch. She seemed to desire that our talk over the counter should not longer continue. And so, back there, over my chocolate and sandwiches, I brought out my gleaned and arranged knowledge which rang out across the distance, comically, like a lecture. She, at her counter, now and then busy with her ledger, received it with the attentive solemnity of a lecture. The ledger might have been notes that she was dutifully and improvingly taking. After I had finished she wrote on for a little while in silence. The curly white dog rose into sight, looked amiably and vaguely about, stretched himself, and sank to sleep again out of sight.

"That's all?" she asked abruptly.

"So far," I answered.

"And what do you think of such a young man?" she inquired.

"I know what I think of such a young woman."

She was still pensive. "Yes, yes, but then that is so simple."

I had a short laugh. "Oh, if you come to the simplicity!"

She nodded, seeming to be doing sums with her pencil.

"Men are always simple—when they're in love."

I assented. "And women—you'll agree?—are always simple when they're not!"

She finished her sums. "Well, *I* think he's foolish!" she frankly stated. "Didn't Aunt Josephine think so, too?"

"Aunt Josephine?"

"Miss Josephine St. Michael—my great-aunt—the lady who embroidered. She brought me here from the plantation."

"No, she wouldn't talk about it. But don't you think it is your turn now?"

"I've taken my turn!"

"Oh, not much. To say you think he's foolish isn't much. You've seen him since?"

"Seen him? Since when?"

"Here. Since the postponement. I take it he came himself about it."

"Yes, he came. You don't suppose we discussed the reasons, do you?"

"My dear young lady, I suppose nothing, except that you certainly must have seen how he looked (he can blush, you know, handsomely), and that you may have some knowledge or some guess——"

"Some guess why it's not to be until Wednesday week? Of course he said why. Her poor, dear father, the general, isn't very well."

"That, indeed, must be an anxiety for Johnny," I remarked.

It brought her laughter straight back. "But he does," she then said, "seem anxious about something."

"Ah," I exclaimed. "Then you admit it, too!"

She gave me her delightful stare.

"What *he* won't admit," I explained, "even to his intimate Aunt, because he's so honorable."

She had a return to her pensiveness. "He certainly is simple."

"Isn't there some one," I asked, "who could—not too directly, of course—suggest that to him?"

"I think I prefer men to be simple," she returned somewhat quickly.

"Especially when they're in love," I reminded her somewhat slowly.

"Do you want some Lady Baltimore today?" she inquired in the official Exchange tone.

I rose obediently. "You're quite right, I should have gone back to the battle of Cowpens long ago, and I'll just say this—since you asked me what I thought of him—that if he's descended from that John Mayrant who fought the Serapis under Paul Jones——"

"He is!" she broke in eagerly.

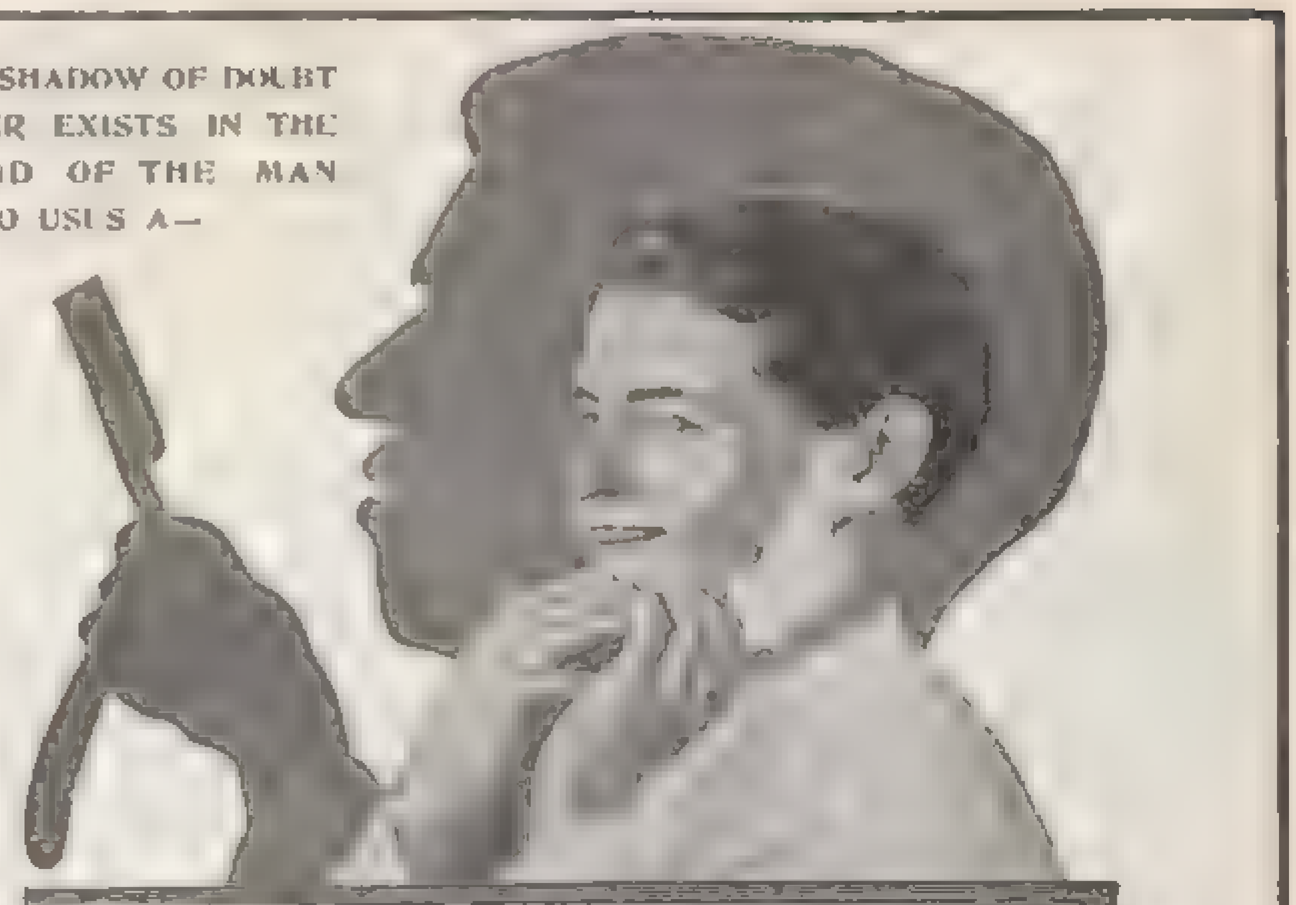
"Then there's not a name in South Carolina that I'd rather have for my own."

She was instantly competent. "Oh, you mustn't accept us because of our ancestors. That's how we've been accepting ourselves, and only look where we are in the race!"

"Ah!" I said, as a parting shot, "don't pretend you're not perfectly satisfied—all of you—as to where you are in the race!"

"We don't pretend anything!" she flashed back.

(TO BE CONTINUED)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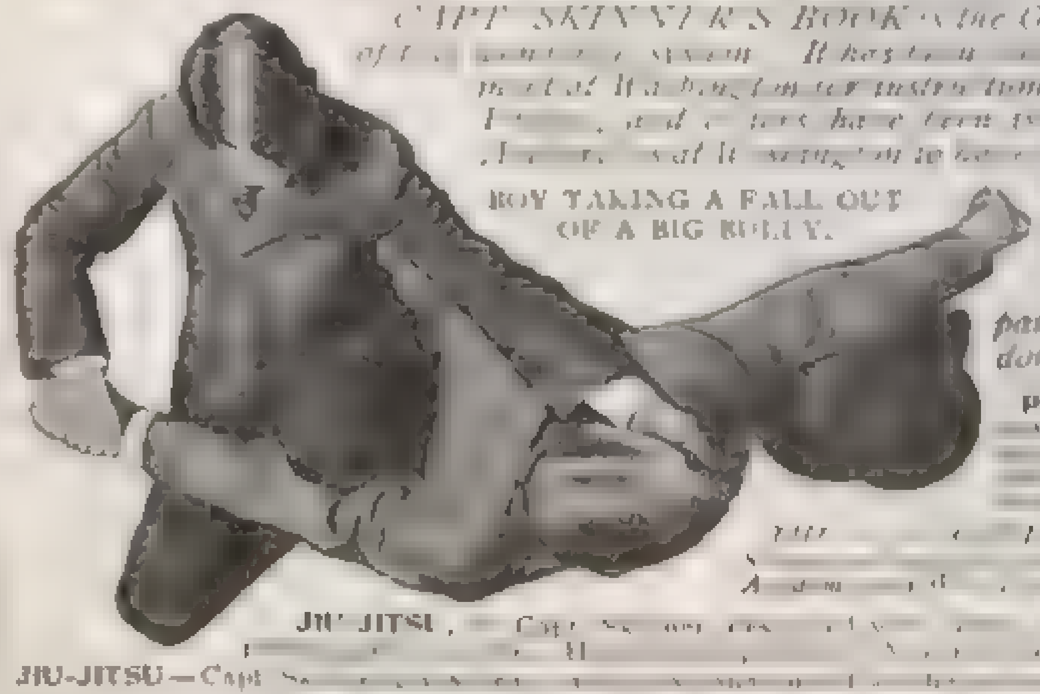
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President Roosevelt [illegible] Jiu-Jitsu, [illegible]

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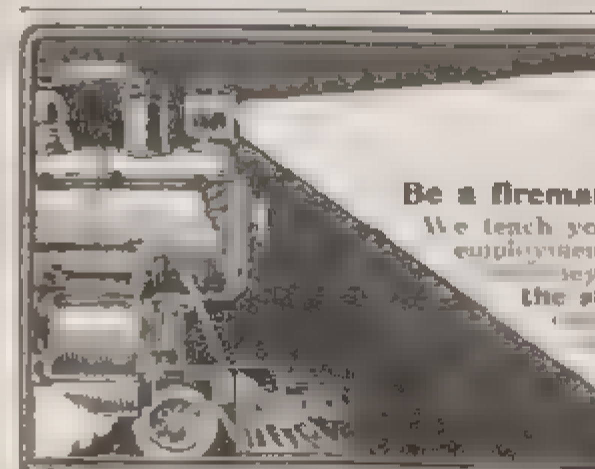

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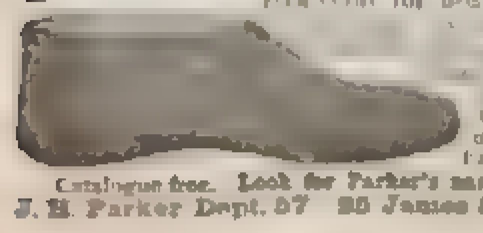
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BOWSITT'S LAST CHANCE

(Continued from Page 4)

the absorbing attention he devoted to his companion's story. Who, with such stirring things afoot, could have the patience, let alone the will, to bother with a broken heart when a real live bandit was rampaging those mountain fastnesses, and bloodhounds and sheriffs were closing in? And the hubbub at the Pratts' accentuated even more an excitement that left no room for sentimental considerations. At the ranch they had already heard the news, and Mrs. Pratt, urged on by her far-sighted husband, was already making pies and stuffing a chicken with an eye to the outlaw's descent.

"For," said Mr. Pratt, "give him his newspaper, and a nice spread, and they say he's all the gentleman, dandling the kids on his knee, and writing his name in your birthday book if asked. It ain't my job to kill bandits, and a little chicken-and-pie insurance, with a kind word and maybe a few cartridges if he's short, is the surest way of keeping skin on the whole fambly!"

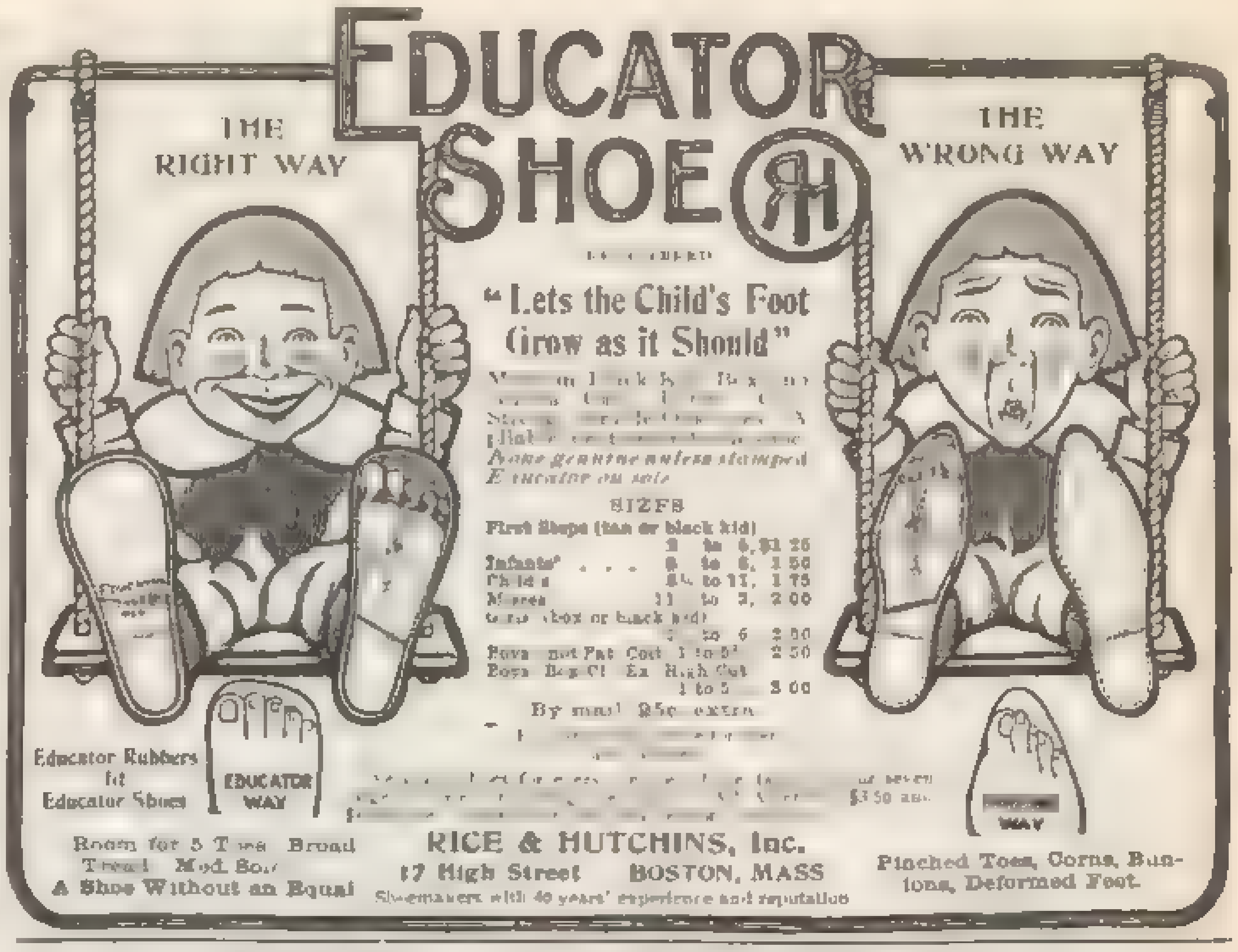
The old bo'sun, who, to do him justice, was as brave as a lion, glared with more than contempt at a creature so lost to shame and honor. But as Mr. Pratt made no charge for the woodshed, and would not consent to take more than fifty cents a day for the seaman's meals, a more articulate expression of disapproval was evidently out of the question. Miss Upjohn's concurrence, too, in this pitiful policy laid another seal on Mr. Bowsitt's lips. But his outraged feelings vented themselves in a few grunts, which, in the general hullabaloo, passed without notice. Hullabaloo, indeed! The torrents of talk unloosed by that bandit would have filled forty volumes! It was bandit, bandit, bandit—till you couldn't hear yourself think!

Bandit, bandit, bandit—with the neighbors trooping in, and rumors and contradictions, and more rumors and more contradictions—children bawling—housewives burying plated-ware in back gardens—pale men refusing to milk, to cut wood, to pick prunes, lest the bandit should swoop down on them and add fresh notches to the hilt of his dreaded Colt. The sleepy old cañon was in such a stir and pother that had it been a million bandits the fever could not have run higher, nor panic taken more complete possession of the majority of its inhabitants. There was a small minority, of course, who shined up their Winchesters, saddled their horses, and took a businesslike, American interest in the ten thousand—who, being seen here and there on the mountain trails, were themselves mistaken for the bandit, and ran red-herrings across a scent that, Heaven knew, was hard enough to follow already.

In all this convulsion Mr. Bowsitt lay back and said little, though a keen observer might have noticed that it was not from any lack of interest. Toward three o'clock of that Saturday afternoon he unaccountably disappeared, and was seen no more till supper-time. He said he had been for a walk, though he neglected to add that it had been in the company of his Mauser pistol, and a yellow dog he had borrowed from the hired man, and led by a string. In fact, Mr. Bowsitt was very taciturn and sleepy—not to say worn out—and, after eating, he slumbered peacefully in his chair, and contributed only a faint snore to the renewed and interminable conversation about the bandit. That night, the better to attach the yellow dog to his person, he tied him beside his cot, and fed him freely with his own hands, saying: "Good dog, Watch! Good old Watch!" with a tremendous effort toward good-fellowship that was cordially reciprocated by the yellow dog, who wagged his stumpy tail, wolfed the pieces of beefsteak, and replied in dog-language: "Good old Bowsitt! Kind, generous, beautiful old Bowsitt! Good old bo'sun Bowsitt!"

The next day, after rather a curt and silent breakfast with his lady-love, Mr. Bowsitt again disappeared with the Mauser and the yellow dog, skipping lunch, and reappearing only at supper. He was so exhausted that he could scarcely hold up his head, and there was about him, besides, such a slinking, furtive air that Miss Upjohn's suspicions were instantly excited.

"Where have you been all day?" she asked



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"Just walking," returned the bo'sun, trying to hide himself behind his upraised teacup.

"Where?" demanded Miss Upjohn.

"Strolling up Black Hawk Cañon way," said Mr. Bowsitt, in a tone of such excessive candor that a child could have seen that something was amiss.

Miss Upjohn uttered a little scream.

"That's where Rufe Seavis is hiding!" she cried.

"So it is!" exclaimed Mr. Bowsitt innocently. "Strange, now, I never give it a thought; just strolling, you know, and picking wild flowers."

"After the bandit, hee—hee!" tittered Walter Pratt. "I seen you, Mr. Bowsitt—you and your patent million-shooting pistol!"

Miss Upjohn fixed the unfortunate seaman with a glance of scorn.

"*You!*" she said.

"Why not, dear?" returned Mr. Bowsitt, facing it out. "I've as good a right as anybody else, haven't I?"

"The idea!" exclaimed Miss Upjohn shrilly. "Aren't you old enough to have any sense! What do *you* want chasing bandits?"

"Ten thousand dollars," returned Mr. Bowsitt. "Since you've asked me, Clarar, I'll make plain to say that's what I want—and want it pretty bad, too."

Miss Upjohn went off into peals of derisive laughter. She was honestly worried about her old Joe, and in a genuine apprehension for his safety; but, realizing from his set and determined countenance that no argument was likely to sway him, she turned to ridicule as the likeliest weapon to achieve her purpose. Mr. Bowsitt became the target for such fine feminine shafts that he could do nothing but wince and change color, growing every minute more red, sheepish and humiliated as Miss Upjohn drove her advantage home. The Pratts were kept on the broad grin as the merciless bear-baiting continued, poor Mr. Bowsitt becoming so crestfallen that he would gladly have crawled under the table.

When he had been properly reduced to pulp Miss Upjohn demanded the pistol.

"Nope," said the bo'sun, rebelliously staring at his plate.

"I sha'n't be able to sleep a wink with you having a dangerous thing like that in the woodshed—and all that crazy nonsense about your shooting Rufe Seavis with it! Get it at once, and Mrs. Pratt and I will put it in a bucket of water!"

"Nope," said the bo'sun.

"Not even to please me? Oh, Joe, where are your manners? Refuse a lady?"

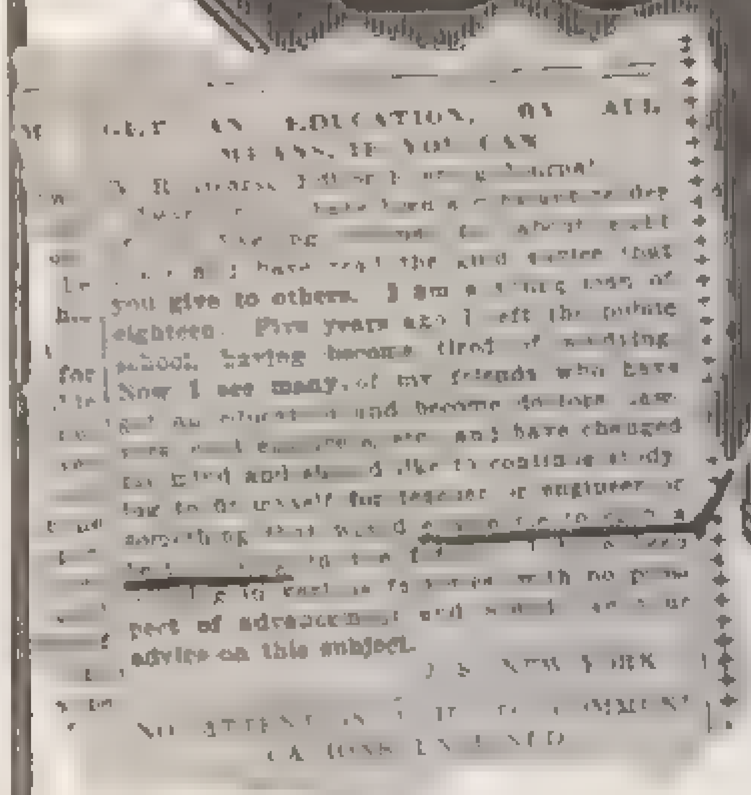
"Can't do it," said Mr. Bowsitt.

Miss Upjohn went through a pantomime of thunderstruck amazement. Had he churlishly refused her his umbrella on a wet day she could not have appeared more wounded or surprised.

"Oh, very well!" she said, after an awful pause, rising and leaving the table with a galling acquiescence. "Oh, very well! I sha'n't forget how you've insulted me before everybody. No, indeed, I won't, not if I live a thousand years and you come to me on your bended knees begging for forgiveness." With that she flounced out of the room, and waited on the porch for the contrite seaman to appear when reason had asserted itself. But the uncontrite Mr. Bowsitt never budged from his chair, and was deaf to all Mrs. Pratt's hints and promptings.

"You don't understand, ma'am," he said, gazing at her sadly from beneath his grizzled brows. "You mean most kind, I'm sure, but this is my last chance, poor and unlikely though it be, and I can't afford to lose it." So saying he stumbled out the back way to the woodshed, where he smoked a pipe, fed the yellow dog, and then miserably dropped off to sleep.

The days that ensued were so full of bandit that the writer can hardly do them justice. He was seen at Blake's, at Thompson's, at Gazeen's; he was routed out of Murphy Cañon by Rickaby's posse; he was fired on by Hugo Smith's men, and trailed by bloodhounds into Bacialupi's vineyard, where, with his back to the reservoir, he brought down four of his pursuers with as many shots, and then again escaped in the momentary confusion. He circled and dodged and slipped through, or fought through, the clumsy human net that was laboriously brought into action against him, popping out in the most unexpected places, and everywhere eluding the weary and footsore parties that were charged with his capture. The ranchers were so



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Limerick, N. Y. Miss Clara E. Doner, who is here on a visit to her parents, is receiving the congratulations of her friends on her success in business life. She is now head bookkeeper in a business house in Rochester, N. Y., and the story how she rose to her present position, and how she qualified herself for it, is one that is full of encouragement to others. In the course of a conversation about her experience, Miss Doner said:

"I left my home in Limerick because it was necessary that I should earn my own living, and, as you know, there is absolutely no way to do that in this small place. I first succeeded in getting a position as saleswoman in a city store, but the most I could earn was $6 a week. I decided to study and prepare myself for a better position, and after reading an advertisement of the Commercial Correspondence Schools of Rochester, N. Y., I answered it. I received a copy of their booklet, 'How to Become an Expert Bookkeeper,' and an offer to teach me bookkeeping free and their assurance that they would use their endeavor to place me in a position when I was qualified to keep a set of books. Every promise they made me was carried out to the letter. I owe my present position entirely to the school, and I never shall be able to repay the Commercial Correspondence Schools what they have done for me. When I decided to take a course in bookkeeping, I knew absolutely nothing about that subject, yet by the time I had finished my eighteenth lesson, Prof. Robert J. Shoemaker, the Vice-President and General Manager of the Schools, procured for me my present position as head bookkeeper with a large manufacturing concern at exactly double the salary I was formerly earning. The knowledge I received through the course has given me every confidence in myself, and in my ability to keep any set of books. In fact I cannot say too much in favor of the most thorough, practical, and yet simple course of instruction which is contained in the bookkeeping course as taught by correspondence by the Commercial Correspondence Schools. I could not have learned what I did in a business college in six months. Besides, if I had taken a business college course, it would not only have cost me $60, but I should have had to give up my daily employment in order to attend school. As it was, I was able to study in the evenings and earn my living during the day, and I did not pay one cent for the instruction until I was placed in my present position. I have said all this for the Commercial Correspondence Schools out of pure gratitude for what that institution has done for me, and entirely without solicitation on their part. I am going to tell others what the schools have done for me, and I shall be glad to answer the letters of any one who may be interested in taking the course I did. They will never regret doing so. I have just induced a friend of mine to take the bookkeeping course, and I expect her to succeed just as I have done."

Miss Doner started on the road to success after reading the Commercial Correspondence Schools' free book, "How to Become an Expert Bookkeeper." A limited number of these books will be sent absolutely free to ambitious persons who sincerely desire to better their positions and add to their income. Send your name and address on a postal card to-day to the Commercial Correspondence Schools, 419B, Commercial Bldg., Rochester, N. Y., and receive the book by return mail. It tells you how you can learn bookkeeping and pay your tuition after a position has been secured for you. If you are without employment, or if you are engaged in uncongenial or unremunerative employment, you should send for a copy of this book. Miss Doner studied less than two months, yet in that short time qualified herself for a responsible position and doubled her income. Any ambitious young man or woman can do as well as she did.

completely terrorized that they not only assisted him, but—what was worse—kept his secret, apprehensive that, if they betrayed him, he would indeed return and exact the summary vengeance he warned them of. He lay sick two nights in Einfurer's house with sixty armed men within a mile of him, and yet this was not revealed till twenty-four hours after his departure, and then only by an accident.

It looked at times as though they would never get him. The sheriffs quarreled with one another and made a farce of any attempt at coöperation. The volunteer posses were even more unruly, and so intent on keeping the ten thousand in their own hands that they willfully withheld valuable information which, on one occasion at least, could not have failed to land their man. When the reward was raised to fifteen thousand dollars, the situation grew worse than ever, and the wrangling and ill-feeling so fierce that there was talk of calling out the militia.

The only redeeming feature was the condition of Seavis himself, on whom the strain was beginning to tell very seriously. He was described as pale and haggard, and so ill that he had thrown away his pistols and blankets, relying on his deadly rifle alone, and shivering at night on the bare ground. He was less able than before to carry extra food, and was dependent on enforced hospitality for almost every meal. He was thus compelled to expose himself more and more, and could no longer bury himself out of sight for several days at a time. So, in spite of the disorganization of his pursuers, he had now Nature in the field against him—an enemy more ruthless than all the sheriffs and bloodhounds in California.

Through all this distracting period, Mr. Bowsitt, with the regularity of a man keeping office-hours, started off every morning with his Mauser and his yellow dog on the forlorn chance of bumping into the bandit. Heavens, what mountains he climbed, what precipices he descended, what stony streams he followed up to their very source! What tangled thickets, what steep and slippery banks, what miles of chaparral did our seaman toil through, his finger on the trigger, his pitiful bloodhound panting out yards of tongue, his own great face crimson with heat and exhaustion! Never in all the history of the American Navy did a bo'sun put in so prolonged and arduous a term ashore, and achieve so many terrific miles—for nothing! No, not a speck of that bandit rewarded his energetic and unabated efforts! He got the drop on sheriffs, deputies, woodcutters, campers, tramps, and once an escaped lunatic—but never Seavis. Never, never Seavis!

Miss Upjohn watched it all with an exasperation not to be described. Not only was she frightened for him—badly frightened—but this effort to reverse the wheel of fortune struck her in the light of a grotesque tragedy. That he should take bandit-hunting seriously, and count on anything so chimerical to turn the tide of his elderly and wasted life, was nothing short of intolerable. Had he only put in a tenth as much steam in saving a few dollars a month, how assured and different it all might have been. His refusal to sit passive under the inevitable—the inevitable brought about by his own unmitigated childishness and folly—was the last straw to this heart-sick and angry woman. To think that at fifty-two he could still weave such fairy-tales—still dream and hope and plan while his little holiday slipped away without their ever being together! For at night he was so spent and weary that he could hardly get through supper without nodding, and afterward would fall asleep in the nearest armchair. And those were probably the last moments they were ever destined to share with each other!

Her misery sharpened her tongue. She was on fire with tenderness and resentment. Although at night she soaked her lonely pillow with her tears, the public expression of her feelings took the form of taunts and jibes and sarcasms that pierced the old sea-dog like a knife. What home-truths she let fly at him! What oceans of ridicule! What caustic and mortifying innuendoes as he sneaked in to supper, evening after evening, and humbly took his place! She made a butt of him before the Pratts and took a morbid delight in the flounderings and writhings of her unfortunate old admirer as he attempted, so ineffectually, to screen his broad surface from her darts.

Once, goaded to desperation, he pushed back his plate and rose to his feet.

"Clarar," he said, "what else can I do?"

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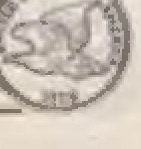


"You'll end by getting shot," whimpered Miss Upjohn. "You're just up there looking for your death-warrant, and some day that dog will come back *alone!*"

"What of it?" roared Mr. Bowsitt. "What if I do get shot? You'll marry Mr. Tiedermann just the same, won't you?"

"For Heaven's sake, Joe, sit down, and don't make an exhibition of yourself!"

"It's you who's doing that," continued Mr. Bowsitt, in a highly-inflamed condition. "You—yes, YOU—with your sneering, teasing, artful, pin-pricking ways!"

"All right; I'll never speak another word to you, Joe Bowsitt!"

"If you can't improve on to-night's sample, I'll be just as glad. Do you hear, Clarar? Just as glad, I say!" And with that the bo'sun brought down his clenched fist on the table with a bang that shook the plates.

Miss Upjohn promptly burst into tears and retired; and on the next evening lived up to her threat by not addressing a single word to Mr. Bowsitt, looking through him, in a chilly, disconcerting fashion, as though he were air. Mr. Bowsitt retaliated by looking through her, and altogether it was a sad, dreary, heart-breaking business. Incidentally it was pretty hard on the Pratts, who were a cheerful, talkative pair, and found the presence of two invisibilities very much of an infliction. They took sides, moreover, and the ill-feeling widened, Mrs. Pratt saying that the bo'sun was an old dear, and (naming no names) with more spunk in his little finger than all the rest of the cañon put together; and Mr. Pratt saying that the way that old sea-grampus had treated the schoolma'am was something shameful, and he had seed fellers run on rails for less, and chivareed, by gosh—and sarve them right for playing fast and loose with a woman's feelings, and keeping her on tenter-hooks for sixteen years! Indeed, so far-reaching is crime, that all this might be laid to Rufe Seavis' door, down to little Sammy getting spanked for repeating some of these observations at table!

And so it went on—dusty men, armed to the teeth, furiously galloping past the ranch-house at all hours—Rufe dodging and circling and darting up in all sorts of unexpected places like a human jack-in-the-box—Mr. Bowsitt, yellow dog and Mauser pistol taking the field daily with the grimness and persistency of another Grant—and Miss Upjohn agonizing in her little schoolhouse, starting at a sound, and expecting every moment to be warned of the bo'sun's return—feet first—with what was picturesquely called "daylight let through him!"

Late one afternoon, after an unusually hard day, Mr. Bowsitt trudged home, and was about to take his seat at supper when he was suddenly arrested by a strange and triumphant look on Miss Upjohn's face. Forgetting all about his invisibility, and overturning in an instant the carefully-raised fabric of a week-old ostracism, she burst out at him with a taunting inflection.

"Rufe's taken!" she cried.

Mr. Bowsitt gazed at her transfixed, his eyes staring, his mouth open, his immense hands opening and shutting convulsively on his trousers.

"It's only a rumor, Mr. Bowsitt," put in Mrs. Pratt consolingly.

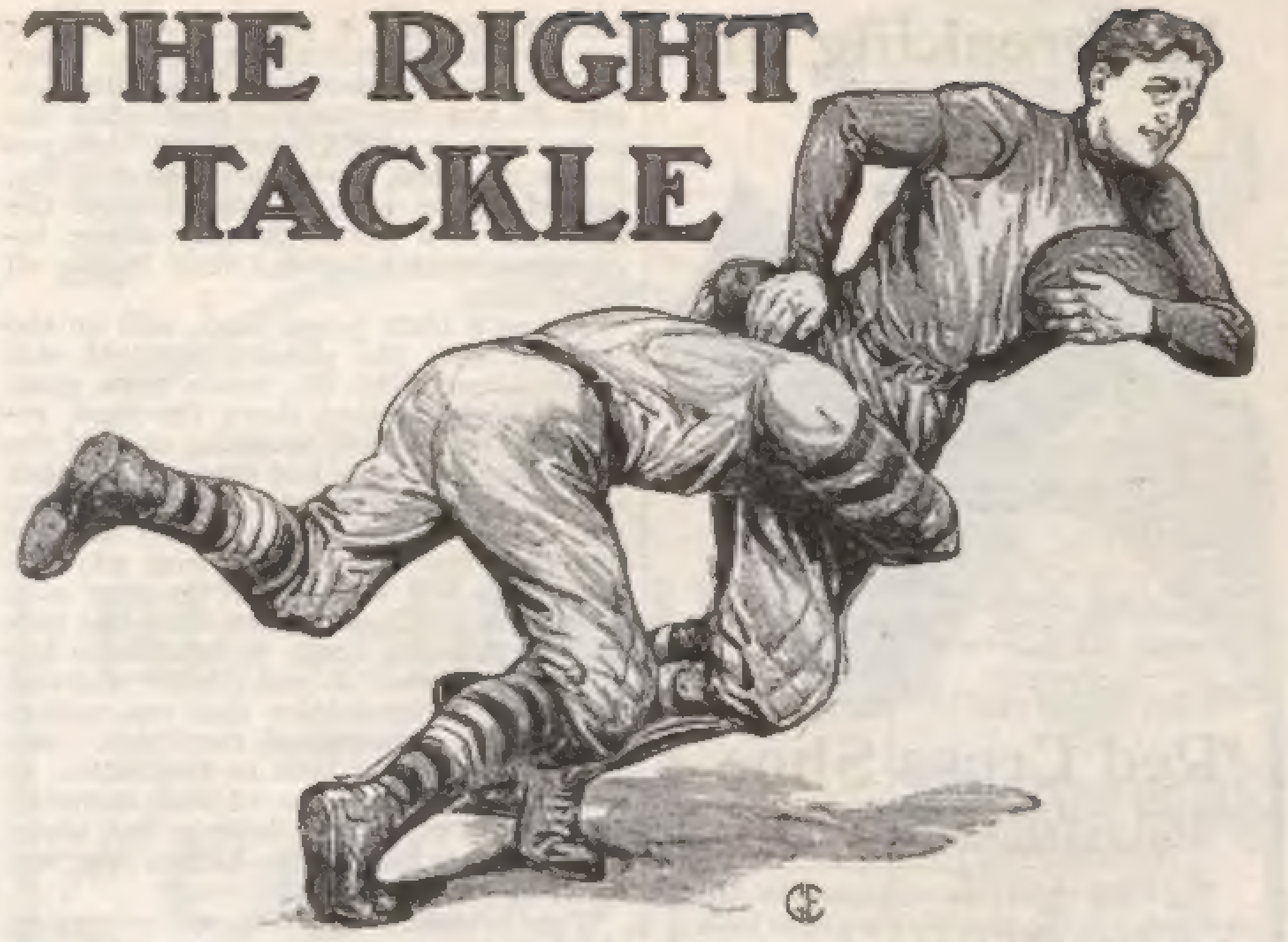
"Yes, but it's on mighty good authority," continued Miss Upjohn. "Sheriff Lampton is so sure of it that he has called his men off—got it over the wire from Yuvas. Wilson's posse hemmed him in at the head of Cayote Gulch, and took him without a shot."

"Yes, that's straight," said Mr. Pratt. "I got it, too, the other way, from a man over the Smith trail. Didn't say it was no rumor neither, but fact—positive fact!"

Mr. Bowsitt looked wildly around the table, and then rose, asking Mrs. Pratt in a broken voice if he mightn't be excused. He stumbled over to the armchair and sat down in it heavily, his head bowed, a merciful shadow hiding his deeply-dejected face. It was all over now, and he might as well give up and go back to sea. His last chance—and now he had lost it! Cayote Gulch! He had ransacked Cayote Gulch inside-out only two days ago—hysting up the dorg by the scruff of his neck, and holding the Mauser in his teeth so as to leave nothing unexplored. What good luck some people had—and what bad luck others!

Miss Upjohn had more than a perception of what was passing in that gray old head. Now that she had no more need to fear for his safety, nor torture herself with apprehensions that it must be admitted were well

THE RIGHT TACKLE



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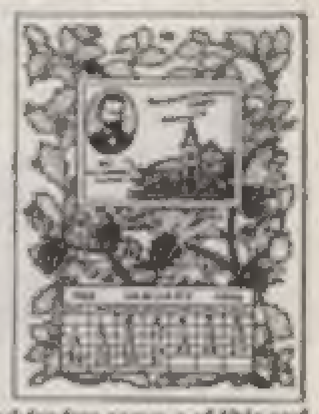

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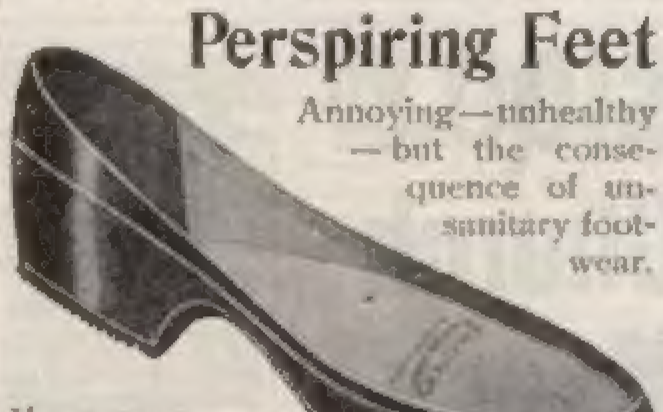

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enough founded, a yearning came over her to put her arms about the big baby, and pet and comfort him in his distress. But she was done with all that. She was going to marry Mr. Tiedermann. And yet her heart ached, nevertheless, as she, too, begged to be excused, and sought the open air in a tumult of pity, anger, indignation and bitterness that baffles all description.

It was a little before dusk, and on the topmost hills the slanting sunlight still lingered, rimming the crests with gold. Miss Upjohn walked down the road, relieved, after all these harassing days, of the possibility that once had been so real, that she might unwittingly run into Mr. Seavis, and expose herself to vague and horrible dangers. But this freedom from physical inquietude left the mind all the more able to torment itself. Common-sense was telling her to stand firm; to fight down her stupid weakness; to resist tooth and nail the insidious temptation that was undermining her courage and resolution. Mr. Bowsitt had never been so formidable, in a sentimental sense, as at that moment, when, with everything lost, he had slunk into a corner like an old, beaten dog, and turned his face to the wall.

Yes, he was a big baby, an overgrown child, but brave and kind and good—and from the other point of view tremendously a Man. How he had stood out in contrast with those weak-kneed ranchers, and noisy, boastful sheriffs! Had he indeed met Seavis it would have been a duel to the death, and his blue eyes would never have flinched whichever way fortune had turned. And all this for her, in a desperate, crazy attempt to win her at the eleventh hour—at the cannon's mouth itself—to keep the knell from striking that would send him back to sea with no sweetheart now, no "guiding starr" to turn to in those long night-watches beneath exotic skies!

"Go back!" whispered an inner voice. "Go back!"

But Miss Upjohn, though in a very melting and undecided condition, went on, her soul rioting, and reason, if not exactly tottering on its throne, at any rate very tearful, hysterical and dilapidated, and making a great show of its pocket-handkerchief in its altercation with the heart. Thus, a veritable storm-centre of emotion, Miss Upjohn covered a mile of winding forest road—covered another mile—sat down on a log, looked about carefully for snakes, and repeating "Joe, Joe!" several times in a choking voice, undid the floodgates that stemmed an inordinate amount of salt water.

BANG!

A cannon could not have been louder than that startling detonation. It seemed to burst almost under her ear, and Miss Upjohn bounded off that log in quicker time than you can say "Oh," and stood there, panting and quivering, gazing with terrified eyes in the direction of the thicket from which a gunpowdery smell was oozing into the air about her. She waited for a rustle—for some movement or sign that would explain the mystery. But the ensuing stillness was as profound as though it had never been broken. A withered leaf fluttered down from the tree above her head—that was all, a withered leaf; and the silent thicket held her in a thrall.

Overcoming a frantic desire to take to her heels, the schoolma'am advanced a step, pressed back the branches of the chaparral, listened intently, and then took another. With a timidity that increased as the road was left farther and farther behind, she went forward, catlike, holding her breath, ready to fly at a sound. Six steps, seven steps, eight steps—and then a shriek!

For there before her, huddled on the ground, was the limp and shabby figure of a man! The bosom of his coarse blue shirt was pulled open, and a powder-burn, as big as a saucer, outlined the heart beneath, and told the tale of a death self-inflicted. His dead fingers still rested on his rifle. His pinched and waxen face even yet bore the expression of a sort of dismay, as though the last life he had taken had been the hardest. For it was Seavis, Seavis the bandit—starved, sick, exhausted, driven to bay—the wasted shadow of the man he once had been, who had taken the only road left unguarded, and hied himself to that undiscovered country where no sheriff could find him now.

Miss Upjohn knelt beside him and laid a shuddering hand on his forehead. It was difficult to resist the conviction, given by his wide-open and staring eyes, but that he was yet alive. She unclenched his rough hands and chafed them in her own. She fanned him with the paper that lay beside him on the ground. In that compassionate moment her only thought was to revive him if she could, and all her fears and trepidations were put by at the call of mercy. If it be true that good deeds are numbered and rewards hereafter paid, the poor middle-aged schoolmistress of Chrystal Springs may stand some day among the saints for forgetting the commercial side of her singular discovery. But as it dawned upon her by degrees that Seavis was really dead, she began to remember also the fifteen thousand dollars for his apprehension—and who can blame her for a decorous satisfaction that rose by leaps and bounds to a passionate thankfulness?

But her elation, tempered by the sight of the motionless and ghastly object lying beside her, was still further checked by some practical considerations of the what-was-she-to-do-now order. It was getting dark. To leave Seavis was to incur the possibility of some one else finding him. To stay, with dusk already settling into night, conjured up a vigil that made the flesh creep. Yet, to her cautious temperament, the latter alternative seemed the only one to follow, trusting to the inevitable search-party that was sure to be organized for her succor. But her nerves could not long stand that solitary watch beside a corpse. And if she left it, and waited in the road, was not there again a chance—a remote one, perhaps, but still a chance—of her claim being jumped?

Then a happy thought struck her. On her chain she carried a tiny gold pencil, a long-ago present of Mr. Bowsitt's, who, with an unconscious foresight in which the mystic will see the finger of fate, had armed her for an event that was to lead on to marriage-bells and that tidy little stone-cutting business of which he had so often dreamed. Miss Upjohn unsnapped the pencil and, tearing off little marginal pieces of the outlaw's newspaper, inscribed in rather a shaky hand: *"Found by Miss Clara Upjohn, Chrystal Springs."* These, to the number of about eighty-five, she pinned all over the bandit, from his boots up, and poked those she had to spare into his various pockets. Even his gun was ticketed, and his poor, dirty bundle, and the bushes all round about him! Never was a dead desperado so completely snowed under, so thoroughly and emphatically labeled, so little likely to go wrong through losing his tag. The persons who thereafter denied his possession to Miss Upjohn must have been blind, or unable to read, or so scheming and wicked as to be deterred by nothing. For all ordinary people no doubt could be entertained of the matter for a single instant.

"Found by Miss Clara Upjohn, Chrystal Springs."

Who could get away from that?

She ran all the way back, stumbling and falling in the dark, and in a state of such agitation and belated terror that she was almost a madwoman. She flung herself into the little sitting-room of the ranch-house, and ran to Mr. Bowsitt where he still sat, bent and apathetic, in the same arm-chair—ran to him, threw her arms around his neck, sobbing, moaning, clinging to him in a frenzy, able to say nothing as Pratt sprang up from the harness he was mending, and Mrs. Pratt turned as white as a sheet and held her hand to her heart. Mr. Bowsitt drew her down on his lap, and demanded in a terrible voice to know who had harmed her, Mrs. Pratt throwing water into her face, and Pratt himself, with the mule's halter still in his hand, gawking over her, too, helplessly suggesting burned feathers.

"Get your lanterns," gasped Miss Upjohn at last. "I've got him!"

"Got who? What do you mean? Oh, Clarar ——?"

"Seavis!" screamed the little schoolmistress.

"Seavis!"

"Seavis!"

"Seavis!"

"He has killed himself down in the hollow by Stanton's corral—and I—I—I found him!"

Mr. Bowsitt's stern expression relaxed. The lightning died out of his eyes. His bewildered head slowly absorbed the immense significance of this discovery.

"Clarar," he said, in a tone so solemn you could have buried people to it—"Clarar, I'm blessed if you haven't nailed the fifteen thousand!"

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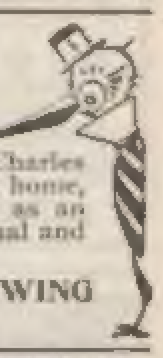

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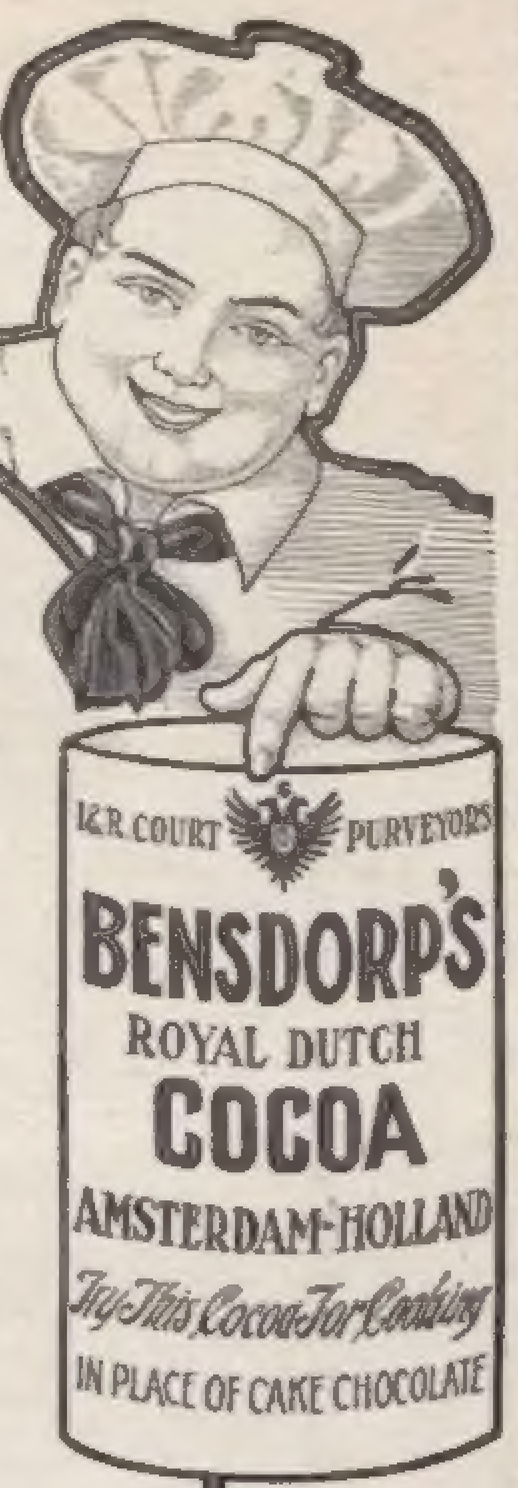

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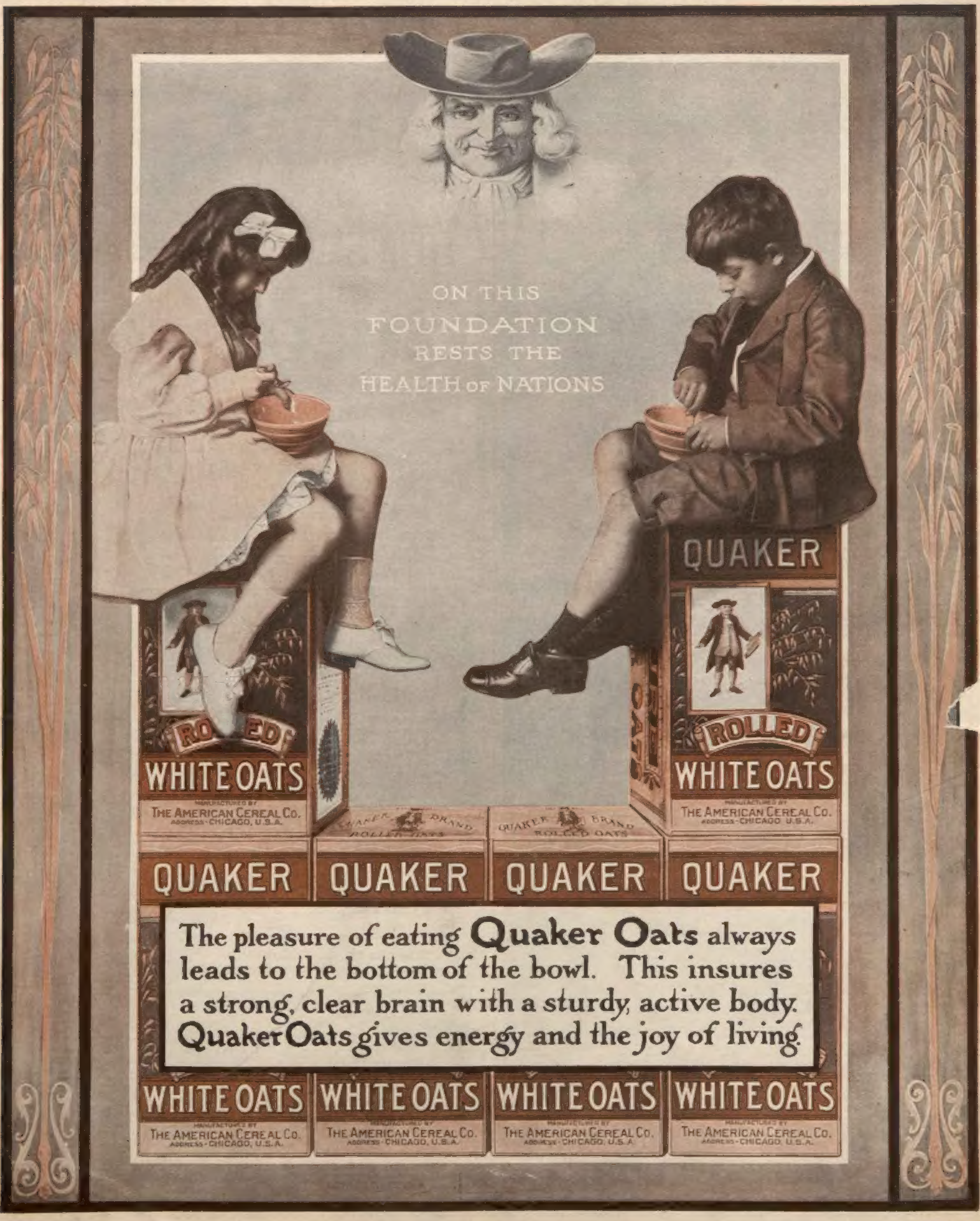
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QUAKER
ROLLED
WHITE OATS
MANUFACTURED BY THE AMERICAN CEREAL CO. ADDRESS - CHICAGO, U.S.A.
QUAKER BRAND ROLLED OATS
QUAKER
QUAKER
QUAKER
QUAKER
WHITE OATS
WHITE OATS
WHITE OATS
WHITE OATS
MANUFACTURED BY THE AMERICAN CEREAL CO. ADDRESS - CHICAGO, U.S.A.

The pleasure of eating **Quaker Oats** always leads to the bottom of the bowl. This insures a strong, clear brain with a sturdy, active body. Quaker Oats gives energy and the joy of living.